Manitoba

2001
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2000

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2000.

MG-7929

102-00528/

NINETY-FIFTH

ANNUAL REPORT OF THE

SUPERINTENDENT OF INSURANCE

BUSINESS OF

2000

Published in Accordance with the Provisions of Section 20 of The Insurance Act of Manitoba

CONTENTS

	Page
Superintendent's Report	1
Manitoba Based Companies	
- Federally Licensed Companies	11
- Provincially Licensed Companies	12
List of Licensed Insurance Companies	
- Federally Licensed	13
- Provincially Licensed	17
- Discontinuing Companies	17
- Reciprocal Exchanges	18
- Special Brokers	18
Tables	
- Comparative Summary of Premiums and Losses	19
Property and Casualty Classes of Insurance:	
- Accident & Sickness Insurance	20
- Aircraft Insurance	28
- Automobile Insurance	23
- Boiler & Machinery Insurance	25
- Fidelity and Surety Insurance	27
- Hail Insurance	22
- Liability Insurance	29
- Marine Insurance	26
- Miscellaneous Insurance - Not Otherwise Classified	31
- Property Insurance	32
Life Insurance:	
- Direct Disbursements to Policyholders in Manitoba Insurance Contracts (Individual & Group)	42
- Direct Disbursements to Policyholders in Manitoba Annuity Contracts (Individual & Group)	46
- Total Disbursements for Insurance & Annuity Contracts	47
- Direct Premium Income on Manitoba Business	40
- Movement of Life Insurance in Manitoba	38
Reciprocal Exchanges	24
Fraternal Societies	50

PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

September 1, 2001

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **Ninety-Fifth Annual Report of the Superintendent of Insurance, Business of 2000** for the year ended December 31, 2000, respecting the various Insurance Companies, Reciprocal Exchanges, Fraternal and Mutual Benefit Societies licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 264 made up of 222 Federally Registered Companies and 42 Provincially Incorporated Companies.

Northern Union Insurance Company Limited, a Manitoba Incorporated Company ceased doing business in 1983. The winding-up of this insolvent Manitoba insurer continued through 2000.

At December 31, 2000, the 222 Federally Registered Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	120
Life only or Life and Accident & Sickness	76
Fraternal and Mutual Benefit Societies	12
Reciprocal Exchange	1
Discontinuing Licence	13
Total	222

At December 31, 2000, the 42 Provincially Incorporated Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	23
Life only or Life and Accident & Sickness	11
Fraternal and Mutual Benefit Societies	1
Reciprocal Exchange	6
Discontinuing Licence	1
Total	42

PROVINCE DU MANITOBA

Ministère de la Consommation et des Corporations

Le 1er septembre 2001

Monsieur Scott Smith
Ministre de la Consommation et des Corporations
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **quatre-vingt-quinzième rapport annuel du surintendant des assurances, affaires de 2000**, pour l'exercice terminé le 31 décembre 2000, concernant les diverses compagnies d'assurance, bourses d'assurance réciproque, sociétés de secours mutuels et sociétés mutuelles titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba.

Des 264 compagnies d'assurance exploitées dans la province au cours de la dernière année de licence, 222 étaient des compagnies à charte fédérale et 42 étaient des corporations à charte provinciale.

La Northern Union Insurance Company Limited, une corporation du Manitoba, a cessé de faire des activités commerciales en 1983. La liquidation de cet assureur insolvable a continué jusqu'en 2000.

Au 31 décembre 2000, les 222 compagnies à charte fédérale, titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	120
Assurance-vie seulement ou assurance-vie et assurance accidents et maladie	76
Sociétés de secours mutuels et sociétés mutuelles	12
Bourse d'assurance réciproque	1
En cessation d'affaires	13
Total	222

Au 31 décembre 2000, les 42 compagnies à charte provinciale et titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	23
Assurance-vie seulement ou assurance-vie et assurance accidents et maladie	11
Sociétés de secours mutuels et sociétés mutuelles	1
Bourse d'assurance réciproque	6
En cessation d'affaires	1
Total	42

NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2000 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
American Re-Insurance Company	Property, liability, automobile
Associates Financial Life Insurance Company	Property, aircraft, boiler, machinery, fidelity, surety, liability, auto, marine, hail, accident and sickness.
Swiss Re Life & Health Canada	Life, accident and sickness

NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2000 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
Canassurance General Insurance Company Inc.	Property, liability, automobile
Canassurance Life Insurance Company Inc.	Life and accident & sickness insurance only
SSQ Life Insurance Company Inc.	Life and accident & sickness
Western Union Insurance Company	Property, aircraft, boiler & machinery, credit, fidelity, surety, livestock, accident, sickness, liability, theft, guarantee, auto, legal expense, marine.

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2000	
From	To
CIBC General Insurance Company	Personal Direct Insurance Company of Canada, The
CT Direct Insurance Inc.	TD General Insurance Company
Calvert Insurance Company	Specialty National Insurance Company
Canadian Group Underwriters Insurance Company	ING Novex Insurance Company of Canada
John Hancock Mutual Life Insurance Company	John Hancock Life Insurance Company
North West Life Assurance Company of Canada	Industrial-Alliance Pacific Life Insurance Company
Voyageur Insurance Company	RBC Travel Insurance Company
Wellington Insurance Company	ING Wellington Insurance Company

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2000	
From	To
National Frontier Insurance Company	Optimum Frontier Insurance Company
Western Union Insurance Company	ING Western Union Insurance Company

NOUVELLES COMPAGNIES À CHARTE FÉDÉRALE, TITULAIRES D'UNE LICENCE EN 2000 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :

Nom	Catégories d'assurance
American Re-Insurance Company	Biens, responsabilité civile et automobile
Associates Financial Life Insurance Company	Biens, aviation, chaudières, machines, détournement et vol, caution, responsabilité civile, automobile, maritime, grêle, accidents et maladie.
Suisse de Réassurances Vie et Santé Canada	Assurance-vie et assurance accidents et maladies

NOUVELLES COMPAGNIES À CHARTE PROVINCIALE, TITULAIRES D'UNE LICENCE EN 2000 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :

Nom	Catégories d'assurance
Canassurance, Compagnie d'assurances générales inc.	Biens, responsabilité civile et automobile
Canassurance, Compagnie d'assurance-vie Inc.	Assurance-vie et assurance accidents et maladie seulement
SSQ, Société d'assurance-vie inc.	Assurance-vie et assurance accidents et maladie
Western Union Insurance Company	Biens, aviation, chaudières, machines, crédit, détournement et vol, caution, bétail, accidents, maladie, responsabilité civile, vol, garantie, automobile, frais juridiques, maritime.

COMPAGNIES À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2000

De	À
Compagnie d'assurance générale CIBC	La Personnelle directe, compagnie d'assurance du Canada
CT assurance directe inc.	Compagnie d'assurances générales TD
Calvert Insurance Company	Specialty National Insurance Company
Assureurs-groupes Compagnie canadienne d'assurances	ING Novex Compagnie d'assurance du Canada
John Hancock Mutual Life Insurance Company	John Hancock Life Insurance Company
La Compagnie d'Assurance-Vie North West du Canada	Industrielle-Alliance Pacifique Compagnie d'Assurance sur la Vie
Compagnie d'assurance Voyageur	Compagnie d'assurance voyage RBC
La Compagnie d'assurance Wellington	ING Wellington Compagnie d'assurance

COMPAGNIES À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2000

De	À
National Frontier Insurance Company	Optimum Frontier Insurance Company
Western Union Insurance Company	ING Western Union Insurance Company

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2000	
Northern Indemnity, Inc., Seaboard Surety Company of Canada Surviving company being:	Northern Indemnity, Inc.
Aetna Life Insurance Company of Canada, Maritime Life Assurance Company Surviving company being:	Maritime Life Assurance Company
RBC Life Insurance Company of Canada, Westbury Canadian Life Insurance Company Surviving company being:	RBC Life Insurance Company of Canada
Transamerica Life Insurance Company of Canada, NN Life Insurance Company Surviving company formed a new entity named:	Transamerica Life Canada
PROVINCIALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2000	
None	

FEDERALLY REGISTERED COMPANIES – TRANSFER AND ASSUMPTION BUSINESS IN MANITOBA DURING 2000
Prudential of America Life Insurance Company (Canada) transferred all of its policies and liabilities to RBC Life Insurance Company. Paul Revere Life Insurance Company of Canada and Unum Life Insurance Company of America transferred all its policies to Provident Life and Accident Insurance Company.
PROVINCIALLY REGISTERED COMPANIES – TRANSFER AND ASSUMPTION BUSINESS IN MANITOBA DURING 2000
None

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2000
Aetna Life Insurance Company of Canada Alta Surety Company Ford Life Insurance Company Transit Insurance Company
PROVINCIALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2000
None

COMPAGNIES À CHARTE FÉDÉRALE ISSUES D'UNE FUSION EN 2000	
La Compagnie d'indemnité du Nord inc. Compagnie de Garantie Seaboard du Canada Compagnie dont l'existence a été maintenue :	La Compagnie d'indemnité du Nord inc.
Aetna Canada, Compagnie d'Assurance-Vie du Canada La Maritime, compagnie d'assurance-vie Compagnie dont l'existence a été maintenue :	La Maritime, Compagnie d'Assurance-vie
Compagnie d'assurance vie RBC Westbury Canadienne Compagnie dont l'existence a été maintenue :	Compagnie d'assurance vie RBC
Compagnie d'Assurance Vie Transamerica du Canada NN Compagnie d'Assurance Vie Nouvelle dénomination sociale de la compagnie dont l'existence a été maintenue :	Transamerica Vie Canada

COMPAGNIES À CHARTE PROVINCIALE ISSUES D'UNE FUSION EN 2000
Néant

COMPAGNIES À CHARTE FÉDÉRALE - TRANSFERT ET PRISE EN CHARGE AU MANITOBA EN 2000
La Prudentielle d'Amérique, Compagnie d'Assurance (Canada) a transféré toutes ses polices et tous ses engagements contractuels à la Compagnie d'assurance vie RBC. La Paul Revere Compagnie d'Assurance-Vie et la UNUM d'Amérique, Compagnie d'Assurance-vie ont transféré toutes leurs polices à la Provident Compagnie d'Assurance-vie et Accident.

COMPAGNIES À CHARTE PROVINCIALE - TRANSFERT ET PRISE EN CHARGE AU MANITOBA EN 2000
Néant

COMPAGNIES À CHARTE FÉDÉRALE AYANT CESSÉ DE FAIRE DES ACTIVITÉS COMMERCIALES AU MANITOBA EN 2000
Aetna Canada, Compagnie d'Assurance-Vie du Canada La Compagnie de Cautionnement Alta Ford Life Insurance Company La Compagnie d'Assurance Transit

COMPAGNIES À CHARTE PROVINCIALE AYANT CESSÉ DE FAIRE DES ACTIVITÉS COMMERCIALES AU MANITOBA EN 2000
Néant

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2000 - May 31, 2001, there were 574 Insurance Agents' Licences issued, classified as follows:

Hail	426
Accident & Baggage	143
Livestock	1
Marine	3
Aviation	1
Total	574

During the licence year, July 1, 2000 - June 30, 2001, there were 24 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2000- May 31, 2001, there were 5,879 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	2,114
Life	2,470
Accident & Sickness	1,288
Automobile	7
Total	5,879

During the licence year, July 1, 2000-June 30, 2001, there were 89 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	83
Assistant Adjusters	6
Total	89

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	1997	1998	1999	2000
Accident and Sickness	80.84%	187.45%	65.28%	65.94%
Aircraft	189.97	51.53	114.43	91.39
Automobile	86.79	85.56	85.29	87.09
Boiler and Machinery	38.71	48.40	48.43	49.74
Fidelity and Surety	19.96	31.09	46.76	16.33
Hail	37.37	30.15	68.60	100.72
Liability	77.49	67.02	41.76	48.83
Marine	28.35	92.10	70.75	125.53
Property	65.88	50.78	64.55	69.88

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE SURINTENDANT DES ASSURANCES

Au cours de l'année de licence allant du 1er juin 2000 au 31 mai 2001, le surintendant des licences a délivré 574 licences d'agent, classées comme suit :

Grêle	426
Accidents et bagages	143
Bétail	1
Maritime	3
Aviation	1
Total	574

Au cours de l'année de licence allant du 1er juillet 2000 au 30 juin 2001, le surintendant des licences a délivré 24 certificats d'experts en assurance contre la grêle.

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE CONSEIL D'ASSURANCE DU MANITOBA

Au cours de l'année de licence allant du 1er juin 2000 au 31 mai 2001, le Conseil d'assurance du Manitoba a délivré 5 879 licences d'agent, classées comme suit :

Incendies, accidents et risques divers (toute catégorie sauf l'assurance-vie)	2 114
Assurance-vie	2 470
Accidents et maladie	1 288
Automobile	7
Total	5 879

Au cours de l'année de licence allant du 1er juillet 2000 au 30 juin 2001, le Conseil des assurances du Manitoba a délivré 89 certificats d'expert en sinistres, classés comme suit :

Experts en sinistres	83
Experts adjoints	6
Total	89

RAPPORTS SINISTRES-PRIMES INDIVIDUELS POUR TOUTES LES CATÉGORIES D'ASSURANCE AUTRES QUE L'ASSURANCE-VIE

(Pertes subies, y compris les frais de règlement, par rapport aux primes directes souscrites)

	1997	1998	1999	2000
Accidents et maladie	80,84 %	187,45 %	65,28 %	65,94 %
Aviation	189,97	51,53	114,43	91,39
Automobile	86,79	85,56	85,29	87,09
Chaudières et machines	38,71	48,40	48,43	49,74
Détournement et vol, et caution	19,96	31,09	46,76	16,33
Grêle	37,37	30,15	68,60	100,72
Responsabilité civile	77,49	67,02	41,76	48,83
Maritime	28,35	92,10	70,75	125,53
Biens immobiliers	65,88	50,78	64,55	69,88

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a Regulation under *The Fires Prevention Act*; and
The Marine Insurance Act.
In August 2000, Bill 39 was proclaimed. This bill repealed the requirements that insurance companies deposit securities with the Superintendent of Insurance.

MANDATE

The mandate is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by *The Insurance Act*;
Collecting the premium tax under *The Insurance Corporations Tax Act*; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention Act*.

STAFF

Effective April 1, 2000, the Insurance Branch, Trust, Cooperatives and Credit Union Regulation Branch merged to form the Financial Institutions Regulation Branch.

As of March 31, 2001, the Financial Institutions Regulation Branch had a staff of twelve persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Eighty-Third Annual Conference of the Canadian Council of Insurance Regulators was held on September 27 & 28, 2000, in Winnipeg, Manitoba. All Provinces and Territories were represented.

The following Officers were representatives for the year 2000:

Chair..... Winston Morris, Superintendent of Insurance, NewFoundland

Vice-Chair..... Lucy Couture, Deputy Superintendent of Financial Institutions – Insurance, Manitoba
Vice-Chair..... Dina Palozzi, Chief Executive Officer and Superintendent of Financial Services, Ontario

The Superintendents accepted the invitation of the Superintendent of Insurance, New Brunswick, to hold the 2001 Conference in Fredericton.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

LOIS ET RÈGLEMENTS ADMINISTRÉS

La *Loi sur les assurances;*
la *Loi sur l'imposition des compagnies d'assurance;*
la perception de la taxe stipulée dans le *Règlement sur les cotisations relatives à l'assurance sur les biens*; un règlement en vertu de la *Loi sur la prévention des incendies*;
la *Loi sur l'assurance maritime;*
En août 2000, on a promulgué le projet de loi 39 qui a révoqué l'obligation que les compagnies d'assurance déposent des valeurs auprès du surintendant des assurances.

MANDAT

Le mandat est de protéger les consommateurs tout en facilitant les opérations commerciales au Manitoba dans le domaine de l'assurance. Pour s'acquitter de ce mandat, on exerce les fonctions suivantes :

répondre aux demandes de renseignements généraux sur les assurances;
accorder aux compagnies d'assurance les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
vérifier la solvabilité des compagnies d'assurance constituées en corporation au Manitoba;
vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
assurer la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les compagnies d'assurance;
rédiger le rapport annuel requis en vertu de la *Loi sur les assurances*;
percevoir la taxe sur les primes imposés conformément à la *Loi sur l'imposition des compagnies d'assurance*;
percevoir la taxe prévue dans le *Règlement sur les cotisations relatives à l'assurance sur les biens* en vertu de la *Loi sur la prévention des incendies*.

PERSONNEL

À compter du 1er avril 2000, la Direction des assurances et la Direction de la réglementation des fiducies, des coopératives et des caisses populaires ont fusionné pour devenir la Direction de la réglementation des institutions financières.

Au 31 mars 2001, la Direction de la réglementation des institutions financières avait un personnel de douze personnes.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La quatre-vingt-troisième conférence du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à Winnipeg (Manitoba) les 27 et 28 septembre 2000. Des représentants de toutes les provinces et de tous les territoires ont assisté à cette conférence.

En 2000, les dirigeants suivants ont assumé la fonction de représentant :

Président..... Winston Morris, surintendant des assurances, Terre-Neuve

Vice-présidente Lucy Couture, Surintendante adjointe des institutions financières (assurances), Manitoba
Vice-présidente..... Dina Palozzi, directrice générale et surintendante des services financiers, Ontario

Les surintendants ont accepté l'invitation du surintendant des assurances du Nouveau-Brunswick de tenir la conférence de 2001 à Fredericton.

C'est avec mon profond respect, Monsieur le Ministre, que je vous soumets ce document.

Le surintendant des assurances,

Jim Scalena

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9, Telephone: 786-6431

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9, Telephone: 786-6431

C.F. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl.
Winnipeg, MB R3B 0V9, Telephone: 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Ray McFeetors, Chief Agent in Canada
100 Osborne St. N.
Winnipeg, MB R3C 3A5, Telephone: 946-1190

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA
Terry D. Carruthers, Chief Agent in Canada
28 Main St. S., Box 336
Winnipeg, MB R3C 2H6, Telephone: 284-8900

C. POOL INSURANCE COMPANY
Larry J. Cooper, Chief Agent in Canada
1007-220 Portage Ave.
Winnipeg, MB R3C 0A5, Telephone: 942-0658

C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
H.G. Owens, Chief Agent in Canada
Box 340
Portage la Prairie, MB R1N 3B8, Telephone: 475-2290

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Maurice J. Bugera, Chief Agent in Canada
235 McGregor St.
Winnipeg, MB R2W 4W5, Telephone: 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Eugene Cherwick, Chief Agent in Canada
804 Selkirk Ave.
Winnipeg, MB R2W 2N6, Telephone: 582-4882

B. WAWANESA LIFE INSURANCE COMPANY, THE
Gregg Hanson, Chief Agent in Canada
191 Broadway
Winnipeg, MB R3C 3P1, Telephone: 985-3929

C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
Gregg Hanson, Chief Agent in Canada
191 Broadway
Winnipeg MB R3C 3P1, Telephone: 985-3811

Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA
Zenovy H. Nykolyshyn, Chief Agent in Canada
595 Pritchard Ave.
Winnipeg MB R2W 2K4, Telephone: 589-4397

PROVINCIALLY LICENSED COMPANIES BASED IN MANITOBA

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
Peter D. Funk
Chief Agent in Canada
Box 239
Morris, MB R0G 1K0
Telephone: 204-746-6717

D.F.G. DOME INSURANCE CORP. LTD.
Richard R. Bracken
Chief Agent in Canada
800-240 Graham Ave.
Winnipeg, MB R3C 0J7
Telephone: 947-2835

C.F. HUTTERIAN BRETHREN GENERAL INSURANCE CORPORATION
David Martin
Chief Agent in Canada
452 Dovercourt Dr.
Winnipeg, MB R3Y 1G4
Telephone: 943-9042

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
David Waldner
Chief Agent in Canada
302-2265 Pembina Hwy.
Winnipeg, MB R3T 5J3
Telephone: 943-1565

Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael R. Mager
Chief Agent in Canada
Box 1400
Winnipeg, MB R3C 2Z3
Telephone: 987-6106

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
Box 940
Altona, MB R0G 0B0
Telephone: 284-0684

Recip. WESTERN RECIPROCAL GROUP
Aaron Hofer
Chief Agent in Canada
260 Inglenook Rd.
Headingly, MB R4H 1C8
Telephone: 897-2226

INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2001

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)

G. AUTOMOBILE insurance of any kind.

H. Class(es) of insurance not included above.

Mut. Ben. - MUTUAL BENEFIT SOCIETIES

Mut. Fire - MUTUAL FIRE

Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

Frat. - FRATERNAL SOCIETIES

Recip. - RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

LIC.CODE	COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS
C.E.F.G.	ACE INA INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
B.	AIG LIFE INSURANCE COMPANY OF CANADA, 8th-145 Wellington St., W., Toronto, ON M5J 2T4
B.	AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F.	AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr., Thornhill, ON L3T 7V8
C.F.G.	ALLIANZ INSURANCE COMPANY OF CANADA, 700-10 York Mills Rd., Toronto, ON M2P 2G5
B.	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Willowdale, ON M2J 5B4
C.F.G.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 1700-5001 Yonge St., North York, ON M2N 6T7
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 1700-5001 Yonge St., North York, ON M2N 6T7
C.E.F.G.	AMERICAN HOME ASSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G.	AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.E.F.G.	AMERICAN RE-INSURANCE COMPANY, 2010-250 Yonge St., Toronto, ON M5B 2L7
B.	AMEX ASSURANCE COMPANY, c/o Judy Ha & Associates Inc., 403-60 Bloor St. W., Toronto, ON M4W 3L8
A.	ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY, 1st-201 Queens Ave., London, ON N6A 1J1
F.	AVEMCO INSURANCE COMPANY, c/o Canadian Insurance Consultants, 600-133 Richmond St. W., Toronto, ON M5H 2L3
F.	AVIATION & GENERAL INSURANCE COMPANY LIMITED, c/o British Aviation Group (Canada) Limited, 200-100 Renfrew Dr., Markham, ON L3R 9R6
C.E.F.G.	AXA CORPORATE SOLUTIONS ASSURANCE, 2000-1800 McGill College, Montreal, QC H3A 3J6
C.E.F.G.	AXA INSURANCE (CANADA), 4th-217 York St., London, ON N6A 5P9
C.E.F.G.	AXA PACIFIC INSURANCE COMPANY, 6th Fl-2020 University St., Montreal, QC H3A 2A5
B.	BANKERS LIFE AND CASUALTY COMPANY, Box 4200 Toronto-Dominion Bank Tower, Toronto, ON M5K 1N6
B.	BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
C.F.	BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 18 King St. E., Toronto, ON M5C 1C4
F.	BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
C.E.F.G.	CGU INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	CGU INTERNATIONAL INSURANCE PLC, c/o Encon Insurance, 700-350 Albert St., Ottawa, ON K1R 1A4
B.	CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 3Z9
B.	CNA LIFE INSURANCE COMPANY OF CANADA, 7th-40 Weber St. E., Kitchener, ON N2H 6R3
B.	CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
C.F.G.	CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 1900-555 West Hastings St., Vancouver, BC V6B 4N6
B.	CANADIAN PREMIER LIFE INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4
C.E.F.G.	CENTENNIAL INSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. E., Toronto, ON M5C 1E5
C.F.	CERTAS DIRECT INSURANCE COMPANY, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9
F.	CHICAGO TITLE INSURANCE COMPANY, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5

C.F.G. CHIEFTAIN INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G. CHRYSLER INSURANCE COMPANY, 400-2700 Matheson Blvd. E., Mississauga, ON L4W 4V9
B. CHRYSLER LIFE INSURANCE COMPANY OF CANADA, 400-2700 Matheson Blvd. E., Mississauga, ON L4W 4V9
C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.F.G. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
B. CLARICA LIFE INSURANCE COMPANY, 227 King St. S., Waterloo, ON N2J 4C5
B. COMBINED INSURANCE COMPANY OF AMERICA, 7300 Warden Ave., Markham, ON L3R 0X3
C.E.F.G. COMMERCE GROUP INSURANCE COMPANY, 2450 Girouard St. W., St. Hyacinthe, QC J2S 3B3
B. COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA, 5th-300 Consilium Pl., Scarborough, ON M1H 3G2
C.F.G. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4
B. COMPCORP LIFE INSURANCE COMPANY, 1600-1 Queen St. E., Toronto, ON M5C 2X9
B. CONCORDIA LIFE INSURANCE COMPANY, 2 St. Clair Ave. E., Toronto, ON M4T 2V6
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.E.F.G. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7
C.E.F.G. CONTINENTAL INSURANCE COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7
C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
B. CO-OPERATORS LIFE INSURANCE COMPANY, 1920 College Ave., Regina, SK S4P 1C4
C.F.G. COSECO INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
B. CROWN LIFE INSURANCE COMPANY, 1900-1874 Scarth St., Regina, SK S4P 4B3
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED, c/o Focus Group Inc., 500-36 King St. E., Toronto, ON M5C 1E5
C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 502-2300 Yonge St., Toronto, ON M4P 1E4
C.F.G. ECHELON GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
C.F.G. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8
C.F.G. EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY, c/o D.M. Williams & Associates Ltd., 201-3650 Victoria Park Ave, North York, ON M2H 3P7
C.F. EMPLOYERS REINSURANCE CORPORATION, 400-200 Wellington St. W., Toronto, ON M5V 3C7
B. EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7
F. EULER AMERICAN CREDIT INDEMNITY COMPANY, 1702-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 3Z7
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3
C.F. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
C.F.G. FEDERAL INSURANCE COMPANY, One Financial Pl., 16th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
B. FEDERATED LIFE INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
C.F.G. FEDERATION INSURANCE COMPANY OF CANADA, 500-1000, de la Gauchetiere St. W., Montreal, QC H3B 4W5
F. FIRST AMERICAN TITLE INSURANCE COMPANY, 900-1290 Central Parkway W., Mississauga, ON L5C 4R3
C.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 500 King St. N., Waterloo, ON N2J 4C6
A. FORETHOUGHT LIFE INSURANCE COMPANY, 3380 South Service Rd., Burlington, ON L7N 3J5
A. FORTIS BENEFITS INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F. GE CAPITAL CASUALTY COMPANY, CANADA, 2023, 7495-132nd St., Surrey, BC V3W 1J8
F. GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA), 2300 Meadowvale Blvd., Mississauga, ON L5N 5P9
B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o RGA Life Reinsurance Company of Canada, 2220-1501 McGill College Ave., Montreal, QC H3A 3M8
A. GERBER LIFE INSURANCE COMPANY, c/o Cassels Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Box 70, Cambridge, ON N1R 5T3
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
H. GREEN SHIELD CANADA, 1600-5001 Yonge St., North York, ON M2N 6P5
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, QC H3B 2R4
C.E.F.G. HALIFAX INSURANCE COMPANY, 75 Eglinton Ave. E., Toronto, ON M4P 3A4
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 20 York Mills Rd., Willowdale, ON M2P 2C2
B. HARTFORD LIFE INSURANCE COMPANY, 1103-4 King St. West, Toronto, ON M5H 1B6
C.F.G. HOME INSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. E., Toronto, ON M5C 1E5
B. HOUSEHOLD LIFE INSURANCE COMPANY, 556 Paul St., Dieppe, NB E1A 5Z1
B. IMPERIAL LIFE ASSURANCE COMPANY OF CANADA, 95 St. Clair Ave. W., Toronto, ON M4V 1N7
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Don Mills, ON M3C 1T5
B. INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY, Box 5900, Vancouver, BC V6B 5H6
C.F.G. ING NOVEX INSURANCE COMPANY OF CANADA, 181 University Ave., Toronto, ON M5H 3M7
C.E.F.G. ING WELLINGTON INSURANCE COMPANY, 7th-181 University Ave. ,Toronto, ON M5H 3M7
B. J.C. PENNEY LIFE INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
C.F.G. JEVCO INSURANCE COMPANY, 1150-2021 Union St., Montreal, QC H3A 2S9
B. JOHN ALDEN LIFE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1

B.	JOHN HANCOCK LIFE INSURANCE COMPANY, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
Frat.	KNIGHTS OF COLUMBUS, 25 Campbell St., Belleville, ON K8N 1S6
C.E.F.G.	LANGDON INSURANCE COMPANY, 20 York Mills Rd., Willowdale, ON M2P 2C2
F.	LAWYERS TITLE INSURANCE CORPORATION, 1004-90 Burhamthorpe Rd., Mississauga, ON L5B 3C3
C.F.	LEGACY GENERAL INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4
C.F.G.	LIBERTY INSURANCE COMPANY OF CANADA, 100-675 Cochrane Dr., Unionville, ON L3R 0S7
B.	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 3320-181 Bay St., Toronto, ON M5S 2T3
C.F.G.	LIBERTY MUTUAL INSURANCE COMPANY, 3320-181 Bay St., Toronto, ON M5J 2T3
B.	LIFE INSURANCE COMPANY OF NORTH AMERICA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
B.	LIFE INVESTORS INSURANCE COMPANY OF AMERICA, 2nd-68 Scollard St., Toronto, ON M5R 1G2
B.	LINCOLN NATIONAL LIFE INSURANCE COMPANY, 1700-151 Yonge St., Toronto, ON M5C 2W7
C.E.F.G.	LLOYD'S UNDERWRITERS, 1540-1155 Metcalfe St., Montreal, QC H3B 2V6
C.E.F.G.	LOMBARD GENERAL INSURANCE COMPANY OF CANADA, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G.	LOMBARD INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.	LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
C.E.F.G.	LONDON GUARANTEE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
B.	LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
C.F.G.	LUMBERMENS MUTUAL CASUALTY COMPANY, 320 Front St. W., Toronto, ON M5V 3B6
Frat.	LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
A.	MD LIFE INSURANCE COMPANY, 1867 Alta Vista Dr., Ottawa, ON K1G 5W8
B.	MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E4
C.F.	MARITIME INSURANCE COMPANY, LIMITED, 15th-250 Yonge St., Toronto, ON M5B 2L7
B.	MARITIME LIFE ASSURANCE COMPANY, 2701 Dutch Village Rd., Halifax, NS B3J 2X5
C.E.F.G.	MARKEL INSURANCE COMPANY OF CANADA, 7th-105 Adelaide St. W., Toronto, ON M5H 1P9
B.	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B.	METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
A.	MINNESOTA LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
F.	MORTGAGE INSURANCE COMPANY OF CANADA, 400-100 Yonge St. W., Toronto, ON M5H 1H1
C.F.G.	MOTORS INSURANCE CORPORATION, 400-8500 Leslie St., Thornhill, ON L3T 7M8
C.E.F.G.	NAC REINSURANCE CORPORATION, 700-350 Albert St., Ottawa, ON K1R 1A4
B.	NATIONAL FIDELITY LIFE INSURANCE COMPANY, c/o Aviation Insurance, 104-19 Celina St., Oshawa, ON L1H 4M9
B.	NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7
C.F.G.	NEW HAMPSHIRE INSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
B.	NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.E.F.G.	NIAGARA FIRE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F.G.	NORDIC INSURANCE COMPANY OF CANADA, 7th-181 University Ave., Toronto, ON M5H 3M7
C.E.F.G.	NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY, 100 Erb St. E., Waterloo, ON N2J 1L9
Frat.	NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, Box 336, Winnipeg, MB R3C 2H6
C.F.	NORTHERN INDEMNITY, INC., 1500-2 Bloor St. W., Toronto, ON M4W 3E2
B.	NORWICH UNION LIFE INSURANCE COMPANY (CANADA), 60 Yonge St., Toronto, ON M5E 1H5
C.F.G.	OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Hamilton, ON L8N 3K9
Frat.	ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
B.	PENNCORP LIFE INSURANCE COMPANY, 400-90 Dundas St. W., Mississauga, ON L5B 2T5
B.	PENNSYLVANIA LIFE INSURANCE COMPANY, 400-90 Dundas St. W., Mississauga, ON L5B 2T5
C.E.F.G.	PEOPLEPLUS INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7
C.F.G.	PERSONAL INSURANCE COMPANY OF CANADA, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9
B.	PHOENIX HOME LIFE MUTUAL INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
D.F.G.	PHOENIX INSURANCE COMPANY, 1070-36 Toronto St., Toronto, ON M5C 2C5
C.	POOL INSURANCE COMPANY, 1007-220 Portage Ave., Winnipeg, MB R3C 0A5
C.F.G.	PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Portage la Prairie, MB R1N 3B8
B.	PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7
C.F.G.	PRIMMUM INSURANCE COMPANY, 12th-50 Cremazie Place, Montreal, QC H2B 1B6
B.	PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 2nd-68 Scollard St., Toronto, ON M5R 1G2
C.F.G.	PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 2nd-68 Scollard St., Toronto, ON M5R 1G2
B.	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 5420 North Service Rd., Burlington, ON L7R 4C1
B.	PRUDENTIAL INSURANCE COMPANY OF AMERICA, 1200-300 Consilium Pl., Scarborough, ON M1H 3G2
C.F.G.	RBC GENERAL INSURANCE COMPANY, Box 53, Station A, Mississauga, ON L5A 2Y9
B.	RBC LIFE INSURANCE COMPANY, Box 53, Station A, Mississauga, ON L5A 2Y9
C.F.	RBC TRAVEL INSURANCE COMPANY, Box 53, Station A., Mississauga, ON L5A 2Y9
B.	RGA LIFE REINSURANCE COMPANY OF CANADA, 1200-55 University Ave., Toronto, ON M5J 2H7
B.	RELIABLE LIFE INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
C.E.F.G.	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5
B.	ROYAL & SUN ALLIANCE LIFE INSURANCE COMPANY OF CANADA, 300-277 Lakeshore Rd. E., Oakville, ON L6J 1H9
C.F.G.	ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 1200-121 King St. W., Toronto, ON M5H 3T9
C.F.G.	SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
F.	SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
B.	SCOTIA LIFE INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F.G.	SECURITY INSURANCE COMPANY OF HARTFORD, 702-155 University Ave., Toronto, ON M5H 3B7
C.F.G.	SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.	SENTRY INSURANCE A MUTUAL COMPANY, 600-133 Richmond St. W., Toronto, ON M5H 2L3
Frat.	SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 411-90 Eglinton Ave. E., Toronto, ON M4P 2Y3

C.E.F.G.	SOVEREIGN GENERAL INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
C.F.G.	SPECIALTY NATIONAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
B.	STANDARD LIFE ASSURANCE COMPANY, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
A.	STANDARD LIFE ASSURANCE COMPANY OF CANADA, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
F.	STEWART TITLE GUARANTY COMPANY, c/o Encon Title Insurance Managers, 700-350 Albert St., Ottawa, ON K1R 1A4
C.F.G.	SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
B.	SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9
A.	SUPERIOR LIFE INSURANCE COMPANY, 100-6205-B Airport Rd., Mississauga, ON L4V 1E1
B.	SWISS RE LIFE & HEALTH CANADA, 3000-161 Bay St., Toronto, ON M5J 2T6
C.F.G.	TIG INSURANCE COMPANY, c/o Canadian Insurance Consultants, 600-133 Richmond St. W., Toronto, ON M5H 2L3
C.F.G.	TD GENERAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
B.	TD LIFE INSURANCE COMPANY, 6th-100 Wellington St W., Box 1, Toronto, ON M5K 1A2
C.E.F.G.	TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G.	TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED, 3rd-105 Adelaide St. W., Toronto, ON M5W 1P9
B.	TORONTO MUTUAL LIFE INSURANCE COMPANY, 200-112 St. Clair Ave. W., Toronto, ON M4V 2Y3
C.E.F.G.	TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.	TRAFALGAR INSURANCE COMPANY OF CANADA, 700-10 York Mills Rd., Toronto, ON M2P 2G5
B.	TRANSAMERICA LIFE CANADA, 300 Consilium Pl., Scarborough, ON M1H 3G2
C.E.F.G.	TRANSATLANTIC REINSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
C.F.G.	TRAVELERS CASUALTY AND SURETY COMPANY OF CANADA, 1070-36 Toronto St., Toronto, ON M5C 2C5
C.E.F.G.	TRAVELERS INDEMNITY COMPANY, 1070-36 Toronto St., Toronto, ON M5C 2C5
B.	TRAVELERS INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
Frat.	UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat.	UKRAINIAN MUTUAL BENEFIT ASSOC. OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
Frat.	UKRAINIAN NATIONAL ASSOCIATION, INC., 406, 2800-14th Ave., Markham, ON L3R 0E4
C.F.G.	UNDERWRITERS INSURANCE COMPANY, c/o Fasken Campbell Godfrey, Box 20, Toronto, ON M5K 1N6
C.F.G.	UNIFUND ASSURANCE COMPANY, 95 Elizabeth Ave., St. John's, NF A1B 1R7
B.	UNION FIDELITY LIFE INSURANCE COMPANY, 400-200 Wellington St. W., Toronto, ON M5V 3C7
B.	UNITED AMERICAN INSURANCE COMPANY, 1002-145 King St. W., Toronto, ON M5H 3X6
C.F.G.	UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F.G.	VIRGINIA SURETY COMPANY, INC., 300-7300 Warden Ave., Markham, ON L3R 0X3
C.	WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B.	WAWANESA LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
A.	WESTERN LIFE ASSURANCE COMPANY, 200-112 St. Clair Ave. W., Toronto, ON M4V 2Y3
F.	WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8
Frat.	WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4
C.F.G.	YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED, 12th-2 First Canadian Pl., Toronto, ON M5X 1A8
C.F.G.	ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.	ZURICH INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7
B.	ZURICH LIFE INSURANCE COMPANY OF CANADA, 2500-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALLY LICENSED COMPANIES

B.	AEGIS INSURANCE CORPORATION, 330-3303 Hillsdale St., Regina, SK S4S 6W9
C.F.G.	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 10310 G.A. MacDonald (39A) Ave., Edmonton, AB T6H 5X9
C.E.F.G.	AXA INSURANCE INC., 16th-1100 Rene Levesque Blvd. W., Montreal, QC H3B 4P4
C.F.G.	BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E, Anjou, QC H1M 3T6
B.	CT FINANCIAL ASSURANCE COMPANY, 5th-100 Wellington St. W., Toronto, ON M5K 1A2
C.E.F.G.	CANADIAN MILLERS' MUTUAL INSURANCE COMPANY, 40 George St. N., Cambridge, ON N1S 2M8
F.	CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
C.F.G.	CANASSURANCE GENERAL INSURANCE COMPANY INC., B-9, 55 Sherbrooke St. W., Montreal, QC H3A 1B9
B.	CANASSURANCE LIFE INSURANCE COMPANY INC., B-9, 55 Sherbrooke St. W., Montreal, QC H3A 1B9
C.E.F.G.	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
B.	DESJARDINS-LAURENTIAN LIFE ASSURANCE COMPANY INC., 200 Avenue des Commandeurs, Levis, QC G6V 6R2
D.F.G.	DOME INSURANCE CORP. LTD., 800-240 Graham Ave., Winnipeg, MB R3C 0J7
B.	FIRST CANADIAN INSURANCE CORPORATION, 210-340 Sioux Rd., Sherwood Park, AB T8X 3X6
C.E.F.G.	GERLING CANADA INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
B.	GERLING GLOBAL LIFE INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
C.E.F.G.	GERLING GLOBAL REINSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
F.	HERITAGE GENERAL INSURANCE COMPANY, 500-401 Bay St., Toronto, ON M5H 2Y4
C.F.	HUTTERIAN BRETHREN GENERAL INSURANCE CORPORATION, 452 Dovercourt Dr., Winnipeg, MB R3Y 1G4
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 302-2265 Pembina Hwy., Winnipeg, MB R3T 5J3
B.	INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY, 1080 St. Louis Rd., Sillery, QC G1K 7M3
C.F.G.	ING WESTERN UNION INSURANCE COMPANY, 1300, 321-6 Avenue S.W., Calgary, AB T2P 4W7
B.	INGLE LIFE & HEALTH ASSURANCE COMPANY, 1200-438 University Ave., Toronto, ON M5G 2K8
C.F.G.	KINGSWAY GENERAL INSURANCE COMPANY, 200-5310 Explorer Dr., Mississauga, ON L4W 5H8
F.	LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 2200-1 Dundas St. W., Toronto, ON M5G 1Z3
Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC., Box 1400, Winnipeg, MB R3C 2Z3
B.	NATIONAL BANK LIFE INSURANCE COMPANY, 6th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
C.F.G.	OPTIMUM FRONTIER INSURANCE COMPANY, 200-147 McIntyre St. W., North Bay, ON P1B 2Y5
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 902, 10011-109 St., Edmonton, AB T5J 3S8
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., Altona, MB R0G 0B0
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
B.	SSQ LIFE INSURNCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B.	TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 2001. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 2000, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

Disc.	ALLSTATE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
Disc.	ANGLO CANADA GENERAL INSURANCE COMPANY, 1400-5700 Yonge St., North York, ON M2M 4K2
Disc.	CANADIAN SLOVAK LEAGUE, 10 Britain St., Toronto, ON M5A 1R6
Disc.	CONFEDERATION LIFE INSURANCE COMPANY, c/o Peat Marwick Thorne Inc, 1 Mount Pleasant Rd., Toronto, ON M4Y 2Y5
Disc.	CUNA MUTUAL INSURANCE SOCIETY, Box 5065, Burlington, ON L7R 4C2
Disc.	EQUITABLE GENERAL INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
Disc.	HANOVER INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
Disc.	LIBERTY MUTUAL FIRE INSURANCE COMPANY, 100-675 Cochrane Dr., Unionville, ON L3R 0S7
Disc.	RELIANCE INSURANCE COMPANY, 1906-200 King St. W., Toronto, ON M5H 3T4
Disc.	UAP-NEW ROTTERDAM INSURANCE COMPANY N.V., 2206 Eglinton Ave East, Burlington, ON M1L 4S8
Disc.	WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

PROVINCIALLY LICENSED COMPANIES

Disc.	PEMBRIDGE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

Recip. LUMBERMEN'S UNDERWRITING ALLIANCE, 500-185 Dorval Ave., Dorval, QC H9S 5J9

PROVINCIALLY LICENSED COMPANIES

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, Box 239, Morris, MB R0G 1K0
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Emery Jamieson, 1700, 10235-101 Street, Edmonton, AB T5J 3G2
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 514-700 Dorval Dr., Oakville, ON L6K 3V3
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 412-4100 Yonge St., North York, ON M2P 2B5
Recip. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

SPECIAL BROKERS

Kent Cook	o/a Cook & Cooke Insurance Brokers Box 600, 314 Edwards Ave., The Pas, MB R9A 1K6
George P. Esau	o/a Oldfield Kirby Esau, Inc. 200-330 St. Mary Ave., Winnipeg, MB R3C 2L7
Jean C.P. Fontaine	o/a Hayhurst Elias Dudek Inc. 777 Portage Ave., Winnipeg, MB R3G 0N3
D. Craig Gilmour	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3
Daniel R. Milne	o/a D.R. Milne & Company Ltd. 200-207 Donald St., Winnipeg, MB R3C 1M5
Larry G. Watson	o/a Marsh Canada Limited 1420-One Lombard Pl., Winnipeg, MB R3B 0X3

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE
Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	1999 PREMIUMS $'000	1999 LOSSES $'000	1999 LOSS RATIO	2000 PREMIUMS $'000	2000 LOSSES $'000	2000 LOSS RATIO
Accident and Sickness	251,005	163,833	65.27%	273,266	180,204	65.94%
Aircraft	5,864	6,710	114.43%	5,958	5,445	91.39%
Automobile	547,741	467,155	85.29%	564,575	491,707	87.09%
Boiler and Machinery	9,080	4,397	48.43%	6,289	3,128	49.74%
Fidelity and Surety	10,504	4,912	46.76%	8,489	1,386	16.33%
Hail	15,445	10,596	68.60%	17,799	17,928	100.72%
Liability	49,509	20,675	41.76%	56,129	27,407	48.83%
Marine	1,299	919	70.75%	1,1[illegible]	1,426	125.53%
Miscellaneous	3,963	1,031	26.02%	2,958	250	8.45%
*Property	252,366	162,906	64.55%	264,264	184,678	69.88%
TOTALS	$1,146,776	$843,134	73.52%	$1,200,863	$913,559	76.08%

** Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock*

ACCIDENT & SICKNESS

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Life Insurers:				
AEGIS Insurance Corporation	857	145	899	149
AIG Life Insurance Company of Canada	127	716	247	410
Aetna Life Insurance Company	89	1[illegible]	96	90
Aetna Life Insurance Company of Canada	7,989	6,564	0	0
Allianz Life Insurance Company of North America	137	89	305	195
American Bankers Life Assurance Co. of Florida	1,867	220	2,013	434
American Income Life Insurance Company	325	142	355	197
Amex Assurance Company	48	0	27	0
Balboa Life Insurance Company	851	(339)	0	0
Blue Cross Life Insurance Company of Canada	2,134	689	3,044	1,010
CIBC Life Insurance Company Limited	2,146	840	915	1,142
CNA Life Insurance Company of Canada	0	0	136	0
CT Financial Assurance Company	764	328	985	582
Canada Life Assurance Company	15,405	11,213	16,971	11,076
Canadian Premier Life Insurance Company	3,112	880	3,255	1,468
CIGNA Life Insurance Company of Canada	670	54	696	141
Clarica Life Assurance Company	10,783	7,701	11,146	10,599
Combined Insurance Company of America	3,435	1,219	3,442	1,273
Commercial Union Life Assurance of Canada	433	83	383	77
Connecticut General Life Insurance Company	1	0	1	0
Co-operators Life Insurance Company	5,201	3,803	5,478	4,563
CUMIS Life Insurance Company	6,493	2,181	7,559	2,512
Desjardins-Laurentian Life Assurance Company Inc.	1,008	833	972	95
Empire Life Insurance Company	340	210	414	264
Equitable Life Insurance Company of Canada	452	174	531	487
Federated Life Insurance Company of Canada	1,104	599	1,205	721
First Canadian Insurance Corporation	2,947	309	2,957	367
General American Life Insurance Company	9	3	6	0
Great-West Life Assurance Company	72,113	46,319	77,705	52,790
Hartford Life Insurance Company	2	0	0	0
Household Life Insurance Company	187	104	170	(4)
Imperial Life Assurance Company of Canada	6,793	4,030	8,023	4,046
Industrial-Alliance Life Insurance Company	(5)	10	29	0
Industrial-Alliance Pacific Life Insurance Company	1,998	474	2,231	823
Ingle Life & Health Assurance Company	367	130	495	72
John Alden Life Insurance Company	0	(2)	0	0
Liberty Life Assurance Company of Boston	21	146	36	0
Life Insurance Company of North America	0	13	0	0

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Life Investors Insurance Company of America	1,584	412	2,581	836
London Life Insurance Company	2,286	3,464	0	(72)
Manufacturers Life Insurance Company	26,288	21,151	28,801	21,986
Maritime Life Assurance Company	10,020	4,475	21,502	13,137
Metropolitan Life Insurance Company	(2)	2	2	2
NN Life Insurance Company of Canada	249	40	0	0
National Bank Life Insurance Company	76	30	100	27
National Fidelity Life Insurance Company	46	14	46	35
National Life Assurance Company of Canada	1,072	1,424	1,143	1,609
New York Life Insurance Company	2	5	6	8
Norwich Union Life Insurance Company (Canada)	5	0	67	4
Paul Revere Life Insurance Company	6,206	4,728	0	0
Penncorp Life Insurance Company	2,441	805	2,587	1,014
Pennsylvania Life Insurance Company	2,736	690	2,618	749
Primerica Life Insurance Company of Canada	5	0	3	0
Provident Life and Accident Insurance Company	106	71	13,177	14,739
Prudential of America Life Ins. Company (Canada)	21	0	0	0
Prudential Insurance Company of America	474	(84)	508	762
RBC Life Insurance Company	719	14	2,150	1,466
Reliable Life Insurance Company	1,508	1,052	1,417	553
Scotia Life Insurance Company	330	58	385	145
Standard Life Assurance Company	3,611	2,007	4,716	2,480
Sun Life Assurance Company of Canada	13,981	14,024	14,889	13,675
Toronto Dominion Life Insurance Company	24	4	31	16
Toronto Mutual Life Insurance Company	24	18	20	22
Trans Global Life Insurance Company	7	2	35	11
Transamerica Life Canada	10	5	271	33
Travelers Insurance Company	0	15	0	(3)
UNUM Life Insurance Company of America	4,669	8,034	0	0
Wawanesa Life Insurance Company	4,830	2,045	4,814	2,358
Westbury Canadian Life Insurance Company	1,622	1,159	0	0
Western Life Assurance Company	18	30	18	33
Zurich Life Insurance Company of Canada	4,229	2,996	5,205	3,636
SUB TOTAL - Life Insurers:	$239,400	$158,674	$259,819	$174,840
Property & Casualty Insurers:				
ACE INA Insurance	0	(2)	31	0
Allianz Insurance Company of Canada	189	0	206	0
American Bankers Insurance Company of Florida	(14)	17	(18)	4
American Home Assurance Company	425	(28)	340	16
AXA Insurance (Canada)	576	247	825	464
CGU Insurance Company of Canada	3	0	94	1

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Chubb Insurance Company of Canada	14	3	42	7
Citadel General Assurance Company	2,156	1,394	2,296	1,471
Continental Casualty Company	1	(59)	0	0
Co-operators General Insurance Company	65	16	97	39
CUMIS General Insurance Company	26	0	25	(1)
Eagle Star Insurance Company Limited	24	43	5	27
Green Shield Canada	572	482	299	243
Hartford Fire Insurance Company	0	114	0	33
Heritage General Insurance Company	754	192	667	278
ING Novex Insurance Company of Canada	0	(6)	0	0
ING Wellington Insurance Company	51	0	6	452
Liberty Mutual Insurance Company	79	62	82	65
Lloyd's Underwriters	396	229	535	(643)
London & Midland General Insurance Company	780	734	1,756	770
Pembridge Insurance Company	148	(5)	0	0
RBC Travel Insurance Company	4,992	1,605	5,760	1,984
Reliance Insurance Company	122	23	12	30
Royal & Sun Alliance Ins. Company of Canada	3	0	99	0
Scotia General Insurance Company	123	71	153	83
Sovereign General Insurance Company	119	28	163	36
TIG Insurance Company	1	(1)	3	5
SUB-TOTAL - Property & Casualty Insurers:	$11,605	$5,159	$13,447	$5,364
GRAND TOTAL	$251,005	$163,833	$273,266	$180,204

HAIL

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	1,132	764	2,059	0
Co-operative Hail Insurance Company Ltd.	7,393	5,041	5,470	6057
Hartford Fire Insurance Company	888	450	0	0
Lombard General Insurance Company of Canada	970	680	1,611	2714
Palliser Insurance Company Ltd.	5,062	3,661	8,659	9157
TOTALS	$15,445	$10,596	$17,799	$17,928

AUTOMOBILE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	171	(8)	223	43
Allianz Insurance Company of Canada	3	(28)	53	133
American Home Assurance Company	546	311	1,401	724
American Road Insurance Company	259	21	275	30
AXA Pacific Insurance Company	355	137	22	739
CGU Insurance Company of Canada	448	7	768	45
Centennial Insurance Company	0	0	2	0
Chrysler Insurance Company	197	26	237	29
Commerce & Industry Insurance Company of Canada	22	1	0	307
Continental Casualty Company	11	0	1	0
Continental Insurance Company	940	688	751	360
CUMIS General Insurance Company	10	0	9	5
Dominion of Canada General Insurance Company	5	164	0	(70)
Economical Mutual Insurance Company	2	0	2	0
Employers Insurance of Wausau A Mutual Company	2	(1)	5	(2)
Federated Insurance Company of Canada	579	162	611	349
Federation Insurance Company of Canada	45	(77)	52	33
First North American Insurance Company	41	0	71	0
Halifax Insurance Company	349	194	392	237
Hartford Fire Insurance Company	0	1	0	5
Hartford Insurance Company of Canada	136	36	109	195
ING Novex Insurance Company of Canada	0	25	0	9
ING Wellington Insurance Company	26	(12)	187	80
Liberty Mutual Fire Insurance Company	0	(2)	0	2
Liberty Mutual Insurance Company	104	15	90	1
Lloyd's Underwriters	209	(620)	311	468
Lombard General Insurance Company of Canada	213	128	223	(83)
Lombard Insurance Company	0	0	0	5
Lumbermens Mutual Casualty Company	14	6	28	(14)
Markel Insurance Company of Canada	498	511	574	328
Motors Insurance Corporation	334	164	358	51
New Hampshire Insurance Company	0	(6)	0	(2)
Nordic Insurance Company of Canada	0	(1,071)	0	(1,934)
Old Republic Insurance Company of Canada	228	0	133	0
Peopleplus Insurance Company	0	52	0	(72)
Personal Direct Insurance Company of Canada	1	0	2	0
Portage La Prairie Mutual Insurance Company	18	0	20	0
Protective Insurance Company	17	(5)	17	27
RBC General Insurance Company	0	0	42	1

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Reliance Insurance Company	69	0	24	0
Royal & Sun Alliance Insurance Company of Canada	4,700	2,839	4,174	3,488
SGI Canada Insurance Services Ltd.	14	0	16	0
St. Paul Fire and Marine Insurance Company	21	0	133	1
Saskatchewan Mutual Insurance Company	355	153	354	196
Scottish & York Insurance Company Limited	7	0	5	0
Sentry Insurance A Mutual Company	186	18	44	(65)
Sovereign General Insurance Company	40	(93)	40	10
Sumitomo Marine & Fire Insurance Company	0	0	1	0
Tokio Marine and Fire Insurance Company Ltd.	1	0	1	0
Travelers Casualty and Surety Company of Canada	40	7	50	2
Travelers Indemnity Company	0	(213)	0	214
Zurich Insurance Company	1,120	1,054	1,524	585
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	535,405	462,571	551,240	485,247
TOTALS	$547,741	$467,155	$564,575	$491,707

**Includes universal compulsory automobile insurance, extension and special risk coverage.*

RECIPROCAL EXCHANGES

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	655	526	588	219
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	6	0	11	0
LIABILITY				
Canadian Lawyers Insurance Association	761	1,336	685	(558)
Canadian Universities Reciprocal Insurance Exchange	108	32	108	73
Community Newspapers Reciprocal Insurance Exchange	8	0	6	18
Healthcare Insurance Reciprocal of Canada	1,713	717	1,625	(378)
PROPERTY (Commercial)				
Canadian Universities Reciprocal Insurance Exchange	304	(36)	310	160
Lumbermen's Underwriting Alliance	451	95	807	214
Western Reciprocal Group	1,401	1,125	1,537	1,976
TOTALS	$5,407	$3,795	$5,677	$1,724

BOILER & MACHINERY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	172	208	207	32
Affiliated FM Insurance Company	10	0	10	0
Allianz Insurance Company of Canada	8	0	15	9
American Home Assurance Company	18	3	61	3
AXA Insurance (Canada)	0	0	6	0
AXA Pacific Insurance Company	82	10	78	10
Boiler Inspection & Insurance Company of Canada	721	300	605	45
CGU Insurance Company of Canada	277	245	398	206
Canadian Millers' Mutual Insurance Company	69	0	17	0
Canadian Northern Shield Insurance Company	32	0	46	2
Chubb Insurance Company of Canada	93	6	111	(1)
Citadel General Assurance Company	1	0	2	0
Continental Insurance Company	34	119	11	148
Co-operators General Insurance Company	82	0	123	26
CUMIS General Insurance Company	7	0	8	0
Dominion of Canada General Insurance Company	2	0	2	0
Ecclesiastical Insurance Office plc	8	0	100	2
Economical Mutual Insurance Company	1	0	1	0
Employers Reinsurance Corporation	0	0	132	0
Factory Mutual Insurance Company	337	77	309	613
Federated Insurance Company of Canada	23	0	23	0
Gerling Canada Insurance Company	377	51	372	481
Gore Mutual Insurance Company	1	0	1	0
Grain Insurance and Guarantee Company	48	19	79	17
Halifax Insurance Company	105	12	119	9
Hartford Fire Insurance Company	1	0	0	(1)
Hartford Insurance Company of Canada	8	0	3	0
Lombard General Insurance Company of Canada	86	1	86	11
London Guarantee Insurance Company	4,299	2,335	1,451	1,048
Lumbermens Mutual Casualty Company	67	(2)	29	51
Pembridge Insurance Company	0	1	0	0
Reliance Insurance Company	598	103	477	164
Royal & Sun Alliance Insurance Company of Canada	1,160	233	1,127	159
SGI Canada Insurance Services Ltd.	20	1	25	1
St. Paul Fire and Marine Insurance Company	8	5	22	6
Saskatchewan Mutual Insurance Company	3	0	3	0
Sovereign General Insurance Company	25	7	27	7
Travelers Casualty and Surety Company of Canada	4	1	8	1
Virginia Surety Company	138	642	0	0

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Wawanesa Mutual Insurance Company	56	6	58	70
Zurich Insurance Company	99	14	137	9
TOTALS	$9,080	$4,397	$6,289	$3,128

MARINE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	12	7	13	2
Allianz Insurance Company of Canada	18	5	5	487
AXA Insurance (Canada)	0	0	17	107
AXA Pacific Insurance Company	230	596	297	(147)
Chubb Insurance Company of Canada	10	6	13	0
Continental Insurance Company	120	9	5	13
Ecclesiastical Insurance Office plc	143	21	133	251
Gerling Canada Insurance Company	0	79	0	427
Hartford Insurance Company of Canada	2	0	2	0
ING Wellington Insurance Company	77	57	103	53
Kingsway General Insurance Company	12	0	0	0
Liberty Mutual Insurance Company	49	0	47	0
Lloyd's Underwriters	359	186	386	277
Maritime Insurance Company Limited	21	2	24	0
Nordic Insurance Company of Canada	92	(19)	1	(139)
Reliance Insurance Company	45	18	(1)	11
Royal & Sun Alliance Insurance Company of Canada	133	29	51	2
St. Paul Fire and Marine Insurance Company	(52)	(68)	53	83
Security Insurance Company of Hartford	7	1	1	(1)
Travelers Indemnity Company	0	(10)	0	0
Zurich Insurance Company	21	0	(14)	0
TOTALS	$1,299	$919	$1,136	$1,426

FIDELITY & SURETY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	39	26	36	27
Allianz Insurance Company of Canada	3	(18)	1	0
American Home Assurance Company	460	2,538	601	212
AXA Insurance (Canada)	2	0	27	0
AXA Pacific Insurance Company	3,481	416	1,783	449
CGU Insurance Company of Canada	362	40	256	137
Canadian Northern Shield Insurance Company	181	0	357	456
Chubb Insurance Company of Canada	373	(127)	528	146
Citadel General Assurance Company	3	0	2	0
Continental Insurance Company	0	0	4	(33)
Co-operators General Insurance Company	179	122	168	89
CUMIS General Insurance Company	166	35	157	3
Dominion of Canada General Insurance Company	14	(1)	9	0
Ecclesiastical Insurance Office plc	1	0	2	68
Economical Mutual Insurance Company	1	0	0	2
Elite Insurance Company	1	0	0	0
Federated Insurance Company of Canada	56	96	51	(8)
Federation Insurance Company of Canada	3	0	134	0
Gerling Canada Insurance Company	32	(23)	32	(4)
Grain Insurance and Guarantee Company	25	0	73	5
Great American Insurance Company	2	0	4	0
Guarantee Company of North America	1,455	(64)	1,220	11
Halifax Insurance Company	33	0	31	3
Hartford Insurance Company of Canada	33	3	62	0
ING Wellington Insurance Company	9	2	99	1
Liberty Mutual Insurance Company	49	(14)	321	(3)
Lloyd's Underwriters	768	1	(9)	0
Lombard General Insurance Company of Canada	51	37	56	86
London Guarantee Insurance Company	784	176	771	38
Lumbermens Mutual Casualty Company	(1)	0	0	0
Nordic Insurance Company of Canada	2	24	0	2
Northern Indemnity, Inc.	331	100	424	63
Pembridge Insurance Company	1	0	0	0
Peopleplus Insurance Company	0	3	0	(25)
Royal & Sun Alliance Insurance Company of Canada	104	413	90	(209)
SGI Canada Insurance Services Ltd.	71	(6)	73	17
St. Paul Fire and Marine Insurance Company	5	26	7	52
Saskatchewan Mutual Insurance Company	5	0	5	1
Seaboard Surety Company of Canada	134	27	0	0

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Sovereign General Insurance Company	391	68	295	160
Travelers Casualty and Surety Company of Canada	30	(2)	31	(4)
Wawanesa Mutual Insurance Company	37	31	33	(4)
Western Surety Company	685	968	588	(349)
Zurich Insurance Company	143	15	167	(3)
TOTALS	$10,504	$4,912	$8,489	$1,386

AIRCRAFT

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	149	20	36	9
Allianz Insurance Company of Canada	131	(146)	185	735
American Home Assurance Company	121	819	202	(27)
AVEMCO Insurance Company	290	803	259	(22)
AXA Pacific Insurance Company	0	4	0	13
British Aviation Insurance Company Limited	170	(8)	192	0
CGU International Insurance plc	767	1,888	733	1,342
Canadian Union Insurance Company	143	139	49	118
Centennial Insurance Company	36	25	48	(7)
Chubb Insurance Company of Canada	68	125	158	(37)
Continental Casualty Company	0	0	0	(1)
Continental Insurance Company	180	125	237	237
Co-operators General Insurance Company	0	0	286	0
Eagle Star Insurance Company Limited	225	214	204	86
Gerling Canada Insurance Company	650	133	470	317
Lloyd's Underwriters	2,021	212	1,686	279
NAC Reinsurance Corp.	108	51	142	48
Reliance Insurance Company	25	449	15	(27)
Royal & Sun Alliance Insurance Company of Canada	508	1,881	524	2,066
St. Paul Fire and Marine Insurance Company	93	66	239	47
Sovereign General Insurance Company	163	34	293	269
Travelers Indemnity Company	16	(124)	0	0
TOTALS	$5,864	$6,710	$5,958	$5,445

LIABILITY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
ACE INA Insurance	452	177	1,169	(196)
Allianz Insurance Company of Canada	269	(482)	315	124
Allstate Insurance Company of Canada	0	1	0	448
American Bankers Insurance Company of Florida	387	74	323	107
American Home Assurance Company	2,056	1,915	2,189	1,180
AXA Insurance (Canada)	24	(172)	53	(61)
AXA Pacific Insurance Company	1,285	(1,283)	1,450	365
British Aviation Insurance Company Limited	131	606	86	78
CGU Insurance Company of Canada	4,895	2,917	4,775	3,697
CGU International Insurance plc	313	126	246	(22)
Canadian Millers' Mutual Insurance Company	182	3	121	4
Canadian Northern Shield Insurance Company	273	0	352	142
Centennial Insurance Company	3	0	2	0
Chubb Insurance Company of Canada	3,488	645	3,779	422
Citadel General Assurance Company	26	(10)	621	(95)
Commerce and Industry Ins. Company of Canada	595	2,197	587	2,098
Commonwealth Insurance Company	910	(454)	831	139
Continental Casualty Company	791	(1,540)	725	1,004
Continental Insurance Company	452	92	609	137
Co-operators General Insurance Company	2,275	1,409	2,893	2,351
CUMIS General Insurance Company	254	(24)	241	61
Dome Insurance Corp. Ltd.	13	0	0	0
Dominion of Canada General Insurance Company	13	118	17	1,074
Ecclesiastical Insurance Office plc	222	20	214	197
Economical Mutual Insurance Company	5	(202)	14	(122)
Elite Insurance Company	8	378	0	0
Employers Ins. of Wausau A Mutual Company	65	32	65	20
Employers Reinsurance Corporation	811	375	781	882
Everest Insurance Company of Canada	13	6	12	10
Federal Insurance Company	47	(1)	0	(1)
Federated Insurance Company of Canada	770	76	756	319
Federation Insurance Company of Canada	445	57	409	857
Gerling Canada Insurance Company	579	(337)	881	348
Gore Mutual Insurance Company	16	(45)	17	0
Grain Insurance and Guarantee Company	1,070	489	1,173	704
Great American Insurance Company	5	2	12	7
Guarantee Company of North America	180	0	136	6
Halifax Insurance Company	2,137	406	2,316	588
Hartford Fire Insurance Company	11	(9)	4	(65)

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
Hartford Insurance Company of Canada	66	207	68	94
Hutterian Brethren General Insurance Corp.	103	66	160	49
Hutterian Brethren Mutual Insurance Corp.	63	43	62	62
ING Wellington Insurance Company	636	278	1,407	458
ING Western Union Insurance Company	0	0	0	14
Jevco Insurance Company	0	(40)	0	1
Kingsway General Insurance Company	135	13	131	33
Liberty Mutual Fire Insurance Company	0	(6)	0	(108)
Liberty Mutual Insurance Company	661	105	850	735
Lloyd's Underwriters	2,116	1,678	3,600	1,096
Lombard General Insurance Company of Canada	1,101	(900)	1,024	22
Lombard Insurance Company	0	428	0	1,286
London Guarantee Insurance Company	471	38	762	215
Lumbermens Mutual Casualty Company	165	49	131	(12)
Markel Insurance Company of Canada	6	22	4	(28)
New Hampshire Insurance Company	0	202	48	(115)
Nordic Insurance Company of Canada	276	909	(4)	(903)
Northern Indemnity, Inc.	0	0	0	2
Old Republic Insurance Company of Canada	9	8	5	3
Optimum Frontier Insurance Company	941	268	1,013	257
Pembridge Insurance Company	16	(1)	0	0
Peopleplus Insurance Company	34	41	0	(142)
Portage La Prairie Mutual Insurance Company	1,136	435	1,115	258
Protective Insurance Company	1	0	0	0
Red River Valley Mutual Insurance Company	1,396	1,213	1,437	625
Reliance Insurance Company	731	1,321	101	1,419
Royal & Sun Alliance Ins. Company of Canada	2,808	2,589	2,865	(458)
SGI Canada Insurance Services Ltd.	699	187	749	123
St. Paul Fire and Marine Insurance Company	487	320	922	271
Saskatchewan Mutual Insurance Company	335	50	354	42
Scottish & York Insurance Company Limited	998	315	1,014	942
Seaboard Surety Company of Canada	0	(11)	0	0
Security Insurance Company of Hartford	596	989	686	87
Sentry Insurance A Mutual Company	9	(2)	10	(3)
Sovereign General Insurance Company	3,169	1,206	2,607	(41)
Temple Insurance Company	1,075	6	2,779	1,752
TIG Insurance Company	119	(35)	142	203
Traders General Insurance Company	0	0	32	(143)
Trafalgar Insurance Company of Canada	1	28	1	(25)
Travelers Casualty and Surety Co. of Canada	86	(41)	142	41
Travelers Indemnity Company	0	(3)	0	4

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
UAP-New Rotterdam Ins. Company N.V.	0	197	0	(54)
Virginia Surety Company	0	0	30	408
Waterloo Insurance Company	3	0	4	0
Wawanesa Mutual Insurance Company	1,287	168	1,289	26
Yasuda Fire and Marine Insurance Company	1	0	4	0
Zurich Insurance Company	2,302	773	2,411	2,104
TOTALS	$49,509	$20,675	$56,129	$27,407

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	1999 PREMIUMS $'000	1999 LOSSES $'000	2000 PREMIUMS $'000	2000 LOSSES $'000
CREDIT				
American Bankers Ins. Company of Florida	1	4	0	(1)
American Home Assurance	0	0	0	4
Continental Insurance Company	40	0	26	(25)
Euler American Credit Indemnity Company	1,000	595	643	(131)
London Guarantee Insurance Company	0	0	8	2
LEGAL EXPENSE				
Canada Life Casualty Insurance Company	0	1	0	0
ING Wellington Insurance Company	0	0	6	1
London and Midland General Insurance Co.	1	1	0	0
MORTGAGE				
GE Capital Mortgage Insurance	2,287	92	1,413	246
Mortgage Insurance Company of Canada	0	296	0	96
TITLE				
First American Title Insurance Company	626	41	811	53
Stewart Title Insurance Company	8	1	51	5
TOTALS	$3,963	$1,031	$2,958	$250

Adjustment Expenses Included

COMPANY	1999 PREMIUMS Personal $'000	1999 PREMIUMS Commercial $'000	1999 PREMIUMS Total $'000	1999 LOSSES Personal $'000	1999 LOSSES Commercial $'000
ACE INA Insurance	0	1,169	1,169	0	825
Affiliated FM Insurance Company	0	302	302	0	221
Alberta Motor Association Insurance Company	0	0	0	0	0
Allianz Insurance Company of Canada	6	702	708	137	895
Allstate Insurance Company of Canada	1	0	1	56	0
American Bankers Insurance Company of Florida	2,730	12	2,742	210	0
American Home Assurance Company	0	4,294	4,294	0	619
American Road Insurance Company	0	15	15	0	42
AXA Insurance (Canada)	0	79	79	2	6
AXA Insurance Inc.	0	0	0	0	0
AXA Pacific Insurance Company	0	1,813	1,813	(21)	3,614
Balboa Insurance Company	638	0	638	10	0
Boiler Inspection & Insurance Company of Canada	0	551	551	0	32
CGU Insurance Company of Canada	14,765	9,358	24,123	10,197	6,462
CGU International Insurance plc	0	2	2	0	5
Canada Life Casualty Insurance Company	482	0	482	481	0
Canadian Millers Mutual Insurance Company	0	1,721	1,721	0	838
Canadian Northern Shield Insurance Company	222	398	620	134	0
Centennial Insurance Company	0	41	41	0	0
Chubb Insurance Company of Canada	580	656	1,236	145	104
Citadel General Assurance Company	12	856	868	587	173
Commerce & Industry Insurance Company of Canada	0	129	129	0	2
Commonwealth Insurance Company	0	592	592	0	134
Continental Casualty Company	0	8	8	0	0
Continental Insurance Company	0	2,466	2,466	0	1,139
Co-operators General Insurance Company	5,918	5,760	11,678	5,539	3,437
Coseco Insurance Company	3,901	0	3,901	2,159	0
CUMIS General Insurance Company	1,499	572	2,071	456	192
Dome Insurance Corporation	0	12	12	0	0
Dominion of Canada General Insurance Company	19	49	68	59	463
Eagle Star Insurance Company Limited	0	8	8	0	0
Ecclesiastical Insurance Office plc	676	2,633	3,309	396	662
Economical Mutual Insurance Company	5	22	27	(9)	0
Elite Insurance Company	793	78	871	389	19
Employers Insurance of Wausau A Mutual Company	0	7	7	0	0
Employers Reinsurance Corporation	0	0	0	0	0
Everest Insurance Company of Canada	0	110	110	0	77
Factory Mutual Insurance Company	0	1,641	1,641	0	905

ERTY

in Net Losses Incurred

1999	2000			2000		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
825	0	3,029	3,029	0	3,287	3,287
221	0	482	482	0	202	202
0	239	3	242	74	0	74
1,032	5	2,226	2,231	(6)	(572)	(578)
56	0	0	0	(41)	0	(41)
210	3,148	25	3,173	108	1	109
619	0	2,994	2,994	0	3,300	3,300
42	0	24	24	0	(1)	(1)
8	0	250	250	(1)	194	193
0	0	0	0	0	595	595
3,593	0	1,801	1,801	(7)	(553)	(560)
10	0	0	0	0	0	0
32	0	(2)	(2)	0	(16)	(16)
16,659	13,860	10,363	24,223	8,204	7,207	15,411
5	0	0	0	0	1	1
481	480	0	480	410	0	410
838	0	1,021	1,021	0	1,842	1,842
134	426	506	932	286	1,072	1,358
0	0	28	28	0	0	0
249	802	977	1,779	37	46	83
760	5	1,991	1,996	(12)	274	262
2	0	108	108	0	19	19
134	0	882	882	0	702	702
0	0	0	0	0	1	1
1,139	0	3,040	3,040	0	1,835	1,835
8,976	6,263	6,788	13,051	5,998	2,785	8,783
2,159	3,864	0	3,864	2,946	0	2,946
648	1,369	630	1,999	386	693	1,079
0	0	12	12	0	0	0
522	19	55	74	(62)	14	(48)
0	0	0	0	0	0	0
1,058	665	3,043	3,708	419	683	1,102
(9)	4	92	96	(6)	13	7
408	1,537	0	1,537	464	(11)	453
0	0	2	2	0	(2)	(2)
0	604	0	604	0	0	0
77	0	166	166	0	77	77
905	0	2,331	2,331	0	3,539	3,539

COMPANY	1999 PREMIUMS Personal $'000	Commercial $'000	Total $'000	1999 LOSSES Personal $'000	Commercial $'000
Federal Insurance Company	0	35	35	0	0
Federated Insurance Company of Canada	227	1,603	1,830	60	430
Federation Insurance Company of Canada	812	648	1,460	267	154
First North American Insurance Company	606	0	606	56	0
Gerling Canada Insurance Company	0	3,327	3,327	0	1,080
Gore Mutual Insurance Company	0	35	35	0	12
Grain Insurance and Guarantee Company	470	2,697	3,167	225	1,680
Guarantee Company of North America	520	0	520	189	0
Halifax Insurance Company	13,167	6,575	19,742	7,463	2,778
Hartford Fire Insurance Company	0	668	668	0	740
Hartford Insurance Company of Canada	0	151	151	0	23
Hutterian Brethren General Insurance Corp.	0	1,233	1,233	0	498
Hutterian Brethren Mutual Insurance Corp.	0	1,514	1,514	0	1,250
ING Novex Insurance Company of Canada	232	0	232	95	0
ING Wellington Insurance Company	0	355	355	19	22
ING Western Union Insurance Company	0	0	0	0	0
Kingsway General Insurance Company	109	375	484	29	332
Legacy General Insurance Company	302	0	302	28	0
Liberty Insurance Company of Canada	178	0	178	150	0
Liberty Mutual Insurance Company	6	94	100	0	61
Lloyd's Underwriters	2,524	3,493	6,017	1,806	1,880
Lombard General Insurance Company of Canada	73	1,709	1,782	28	3,449
Lombard Insurance Company	7	0	7	25	(12)
London and Midland General Insurance Company	100	0	100	80	0
Lumbermens Mutual Casualty Company	1	928	929	0	1,184
Maritime Insurance Company, Limited	0	2	2	0	(1)
Markel Insurance Company of Canada	0	57	57	0	58
Nordic Insurance Company of Canada	0	0	0	33	(125)
Old Republic Insurance Company of Canada	17	2	19	0	0
Optimum Frontier Insurance Company	2,695	1,487	4,182	1,117	928
Peace Hills General Insurance Company	2,519	457	2,976	2,017	83
Pembridge Insurance Company	61	84	145	11	29
Peopleplus Insurance Company	20	0	20	4	85
Personal Insurance Company of Canada	3,762	0	3,762	1,771	0
Pool Insurance Company	0	1,100	1,100	0	38
Portage La Prairie Mutual Insurance Company	19,522	533	20,055	11,296	162
RBC General Insurance Company	11	0	11	0	0
RBC Travel Insurance Company	311	0	311	43	0
Red River Valley Mutual Insurance Company	12,551	7,999	20,550	7,141	8,767
Reliance Insurance Company	0	554	554	0	931
Royal & Sun Alliance Insurance Company of Canada	12,062	8,610	20,672	8,885	13,932

1999	2000			2000		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
0	0	52	52	0	1	1
490	228	1,644	1,872	229	771	1,000
421	791	588	1,379	572	375	947
56	543	0	543	40	0	40
1,080	0	3,073	3,073	0	2,161	2,161
12	0	38	38	0	0	0
1,905	527	2,986	3,513	234	1,357	1,591
189	462	0	462	368	0	368
10,241	12,529	7,210	19,739	8,791	3,247	12,038
740	0	715	715	0	165	165
23	0	105	105	0	42	42
498	0	1,634	1,634	0	2,768	2,768
1,250	0	1,246	1,246	0	76	76
95	256	0	256	244	0	244
41	0	1,111	1,111	(387)	1,769	1,382
0	3	195	198	(1)	126	125
361	104	392	496	187	271	458
28	386	0	386	66	0	66
150	175	0	175	204	0	204
61	8	245	253	0	629	629
3,686	1,608	3,137	4,745	1,090	2,053	3,143
3,477	70	1,867	1,937	102	1,136	1,238
13	4	0	4	3	(22)	(19)
80	809	0	809	200	0	200
1,184	0	220	220	0	211	211
(1)	0	8	8	0	0	0
58	0	86	86	0	64	64
(92)	0	(2)	(2)	52	(19)	33
0	19	1	20	0	0	0
2,045	3,054	1,653	4,707	1,780	610	2,390
2,100	3,302	487	3,789	2,359	199	2,558
40	3	0	3	(1)	(42)	(43)
89	21	117	138	83	10	93
1,771	3,723	0	3,723	3,944	0	3,944
38	0	1,143	1,143	0	419	419
11,458	19,128	535	19,663	11,520	81	11,601
0	82	0	82	2	0	2
43	245	0	245	163	0	163
15,908	13,012	8,203	21,215	8,366	5,286	13,652
931	0	65	65	0	2,451	2,451
22,817	13,325	7,786	21,111	11,232	13,966	25,198

COMPANY	1999 PREMIUMS			1999 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
SGI Canada Insurance Services Ltd.	4,455	1,159	5,614	2,905	419
St. Paul Fire and Marine Insurance Company	0	633	633	0	(5)
Saskatchewan Mutual Insurance Company	1,686	453	2,139	1,068	53
Scottish & York Insurance Company Limited	0	702	702	0	723
Security Insurance Company of Hartford	0	324	324	0	717
Security National Insurance Company	109	0	109	72	0
Sentry Insurance A Mutual Company	0	(1)	(1)	0	(5)
Sovereign General Insurance Company	2,182	5,049	7,231	300	2,638
Sumitomo Marine & Fire Insurance Company Ltd.	0	22	22	0	2
Temple Insurance Company	0	0	0	0	0
TIG Insurance Company	0	2	2	0	0
Tokio Marine and Fire Insurance Company Ltd.	0	6	6	0	0
Traders General Insurance Company	392	0	392	354	0
Trafalgar Insurance Company of Canada	13	0	13	20	0
Trans Global Insurance Company	56	0	56	9	0
Travelers Casualty and Surety Company of Canada	0	184	184	0	37
Travelers Indemnity Company	0	0	0	0	(25)
UAP-New Rotterdam Insurance Company N.V.	0	0	0	0	(3)
Unifund Assurance Company	31	0	31	1	0
Waterloo Insurance Company	60	0	60	32	0
Wawanesa Mutual Insurance Company	26,922	12,524	39,446	14,757	6,836
Yasuda Fire and Marine Insurance Company	0	(6)	(6)	0	0
Zurich Insurance Company	4,882	3,034	7,916	2,932	3,990
TOTALS	$145,900	$106,466	$252,366	$86,215	$76,691

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

1999	2000			2000		
LOSSES	PREMIUMS			LOSSES		
Total	Personal	Commercial	Total	Personal	Commercial	Total
$'000	$'000	$'000	$'000	$'000	$'000	$'000
3,324	4,775	1,323	6,098	4,246	1,019	5,265
(5)	0	1,629	1,629	0	509	509
1,121	1,623	416	2,039	1,486	202	1,688
723	0	882	882	0	582	582
717	0	19	19	0	(108)	(108)
72	131	0	131	57	0	57
(5)	0	0	0	0	(2)	(2)
2,938	2,725	4,264	6,989	1,727	2,623	4,350
2	0	53	53	0	4	4
0	0	110	110	0	23	23
0	0	41	41	0	0	0
0	0	5	5	0	0	0
354	400	(1)	399	702	8	710
20	20	0	20	(10)	0	(10)
9	289	0	289	40	0	40
37	0	238	238	0	(4)	(4)
(25)	0	0	0	0	50	50
(3)	0	0	0	0	0	0
1	48	0	48	33	0	33
32	77	0	77	83	0	83
21,593	26,995	12,391	39,386	15,746	7,477	23,223
0	0	6	6	0	1	1
6,922	5,712	2,979	8,691	4,301	5,856	10,157
$162,906	$150,502	$113,762	$264,264	$99,050	$85,628	$184,678

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2000

COMPANY	GROSS IN FORCE AT END OF 1999		NEW EFFECTED		GROSS IN FORCE AT END OF 2000	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
AEGIS Insurance Corporation	4,336	69,645	1,395	26,642	4,510	75,150
AIG Life Insurance Company of Canada	1,624	166,053	256	47,168	1,769	207,857
Aetna Life Insurance Company	190	3,016	0	0	161	3,136
Allianz Life Insurance Co. of North America	134	685	212	12,174	348	12,807
American Bankers Life Assce. Co. of Florida	35,937	59,056	17,632	54,925	45,837	75,061
American Income Life Insurance Company	4,565	77,813	1,184	37,401	4,941	92,058
Associates Financial Life Insurance Company	0	0	17,205	78,638	9,716	51,881
Balboa Life Insurance Company	7,554	43,598	4,474	12,411	0	0
Blue Cross Life Ins. Co. of Canada	9,739	380,950	3,431	148,092	10,058	508,327
CIBC Life Insurance Company Limited	22,359	731,499	5,319	125,603	556	41,906
CNA Life Insurance Company of Canada	456	113,234	259	56,306	700	166,260
CT Financial Assurance Company	13,618	361,188	5,410	97,143	13,497	339,964
Canada Life Assurance Company	227,728	10,868,024	4,709	728,303	235,060	12,217,167
Canadian Premier Life Insurance Company	21,018	25,751	4,792	10,042	24,824	42,852
CIGNA Life Insurance Company of Canada	5,519	12,405	532	4,437	5,602	13,206
Clarica Life Insurance Company	88,160	6,096,258	3,524	447,440	97,596	6,415,627
Combined Insurance Company of America	342	2,696	10	566	290	2,633
Commercial Union Life Assce. Co. of Canada	1,317	196,266	75	11,233	1,316	197,556
Concordia Life Insurance Company	1,348	227,177	20	2,540	1,170	190,448
Connecticut General Life Insurance Co.	42	5,849	4	1,028	45	6,603
Co-operators Life Insurance Company	9,902	805,629	1,403	125,271	11,019	925,138
CUMIS Life Insurance Company	156	1,919,067	136	509,948	274	2,046,513
CUNA Mutual Insurance Society	185	730	0	0	178	687
Desjardins-Laurentian Life Assce. Co. Inc.	249	127,118	0	25	209	125,257
Empire Life Insurance Company	5,058	341,420	46	6,279	4,974	346,931
Equitable Life Assce. Society of the U.S.	6	129	0	0	6	127
Equitable Life Insurance Company of Canada	6,994	700,345	739	154,778	7,782	934,277
Federated Life Insurance Company of Canada	1,292	114,507	146	8,543	1,059	113,459
First Canadian Insurance Corporation	10,065	182,351	4,661	123,979	11,751	257,089
Forethought Life Insurance Company	524	2,211	139	699	593	2,776
Great-West Life Assurance Company	238,208	15,262,507	20,874	757,583	221,069	14,586,843
Household Life Insurance Company	1,609	12,111	1,122	6,499	1,630	12,112
Imperial Life Assurance Company of Canada	17,275	1,062,000	628	50,239	12,699	1,388,372
Industrial-Alliance Pacific Life Ins. Company	18,704	1,230,768	4,534	145,655	19,850	1,266,801
Industrial-Alliance Life Insurance Company	113	39,056	13	2,875	104	40,683
Ingle Life & Health Assurance Company	0	0	0	8,426	0	8,426
John Hancock Life Insurance Co.	4	15	0	0	3	12
Liberty Life Assurance Company of Boston	43	2,705	152	1,375	-258	6,468
Life Insurance Company of North America	21	1,027	0	0	3	271
Life Investors Insurance Company of America	20,298	659,549	9,152	125,649	23,759	761,529
London Life Insurance Company	70,567	3,132,249	1,752	206,096	69,205	3,189,399
Manufacturers Life Insurance Company	65,507	4,696,135	4,372	623,425	64,585	5,060,935
Maritime Life Assurance Company	61,555	4,364,980	1,450	356,334	65,951	4,896,182

COMPANY	GROSS IN FORCE AT END OF 1999		NEW EFFECTED		GROSS IN FORCE AT END OF 2000	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Massachusetts Mutual Life Insurance Co.	2	43	0	0	2	45
Metropolitan Life Insurance Company	3,284	2,592	0	0	3,075	2,521
National Bank Life Insurance Company	0	47,766	0	500	0	34,932
National Life Assurance Co. of Canada	6,003	806,226	526	220,738	6,446	1,010,493
New York Life Insurance Company	99	20,892	36	2,386	179	29,761
Norwich Union Life Ins. Company (Canada)	4,150	129,008	904	15,475	4,527	127,060
Penncorp Life Insurance Company	399	18,710	8	601	370	16,298
Pennsylvania Life Insurance Company	411	6,585	0	0	392	7,408
Pierce National Life Insurance Company	6,040	20,664	557	1,671	6,211	21,885
Primerica Life Insurance Company of Canada	5,326	1,326,253	827	261,391	5,557	1,441,113
Principal Life Insurance Company	8	69	0	0	8	71
Provident Life and Accident Insurance Co.	2,474	113,261	58	3,480	2,904	134,759
Prudential Insurance Company of America	6,672	160,736	0	0	6,544	143,072
RBC Life Insurance Company	5,249	497,827	789	147,666	6,130	1,245,521
Reliable Life Insurance Company	697	156,542	59	24,614	726	173,714
Royal & Sun Alliance Life Insurance Company	1,561	293,961	47	27,308	1,518	298,334
Standard Life Assurance Company	11,179	790,531	967	123,292	12,255	996,371
Sun Life Assurance Company of Canada	93,184	6,458,036	2,638	157,706	89,722	6,341,360
Toronto Dominion Life Insurance Company	722	46,995	163	30,995	862	74,034
Toronto Mutual Life Insurance Company	502	12,037	58	1,068	535	12,369
Trans Global Life Insurance Company	2,880	2,919	0	0	3,181	2,965
Transamerical Life Canada	12,834	2,067,485	1,025	317,470	12,881	2,232,705
Travelers Insurance Company	4	2	0	0	4	2
United American Insurance Company	42	400	12	107	47	429
Wawanesa Life Insurance Company	19,329	1,470,366	888	134,829	16,728	1,549,993
Western Life Assurance Company	359	25,951	5	513	342	24,504
Zurich Life Insurance Company of Canada	9,543	841,731	1,250	116,853	10,008	906,297
TOTALS	1,167,274	$69,415,360	132,579	$6,704,433	1,165,595	$73,458,812

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2000

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
AEGIS Insurance Corporation	0	963	963	0	0	0
AIG Life Insurance Company of Canada	2,532	16	2,548	46	0	46
Aetna Life Insurance Company	4	11	15	0	0	0
Allianz Life Ins. Company of North America	0	147	147	0	0	0
American Bankers Life Assurance Co. of Florida	0	1,186	1,186	0	0	0
American Income Life Insurance Company	1,395	0	1,395	0	0	0
Associates Financial Life Insurance Company	22	356	378	0	0	0
Balboa Life Insurance Company	23	311	334	0	0	0
Blue Cross Life Ins. Company of Canada	81	1,060	1,141	0	0	0
CIBC Life Insurance Company Limited	236	1,730	1,966	0	259	259
CNA Life Insurance Company of Canada	402	0	402	0	0	0
CT Financial Assurance Company	3	2,437	2,440	0	0	0
Canada Life Assurance Company	16,127	30,999	47,126	1,424	7,224	8,648
Canadian Premier Life Insurance Company	0	1,292	1,292	0	0	0
CIGNA Life Insurance Company of Canada	0	257	257	0	0	0
Clarica Life Insurance Company	24,951	9,244	34,195	8,522	2,899	11,421
Combined Insurance Company of America	22	0	22	0	0	0
Commercial Union Life Assce. Co. of Canada	1,198	35	1,233	83	0	83
Concordia Life Insurance Company	1,306	0	1,306	29	0	29
Connecticut General Life Insurance Company	45	7	52	0	0	0
Co-operators Life Insurance Company	1,264	1,229	2,493	149	153	302
CUMIS Life Insurance Company	29	11,007	11,036	0	997	997
CUNA Mutual Insurance Society	6	0	6	0	0	0
Desjardins-Laurentian Life Assce. Company Inc.	55	788	843	0	274	274
Empire Life Insurance Company	1,285	183	1,468	1,527	5	1,532
Equitable Life Insurance Company of Canada	5,993	70	6,063	1,874	96	1,970
Equitable Life Assurance Society of the U.S.	1	0	1	0	0	0
Federated Life Insurance Company of Canada	522	147	669	1	0	1
First Canadian Insurance Corporation	0	3,492	3,492	0	0	0
Forethought Life Insurance Company	675	0	675	0	1,909	1,909
General American Life Insurance Company	0	3	3	0	0	0
Great-West Life Assurance Company	25,303	32,054	57,357	1,642	3,063	4,705
Household Life Insurance Company	0	145	145	0	0	0
Imperial Life Assurance Company of Canada	9,712	1,644	11,356	2,103	5,513	7,616
Industrial-Alliance Life Insurance Company	45	106	151	10	2,759	2,769
Industrial-Alliance Pacific Insurance Company	6,286	2,123	8,409	894	0	894
Ingle Life & Health Assurance Company	0	6	6	0	0	0
John Hancock Life Insurance Company	2	0	2	0	0	0
Liberty Life Assurance Company of Boston	1	16	17	0	0	0
Life Insurance Company of North America	0	3	3	0	0	0

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Life Investors Insurance Company of America	0	3,399	3,399	0	0	0
London Life Insurance Company	38,043	0	38,043	3,653	3,165	6,818
Manufacturers Life Insurance Company	28,020	7,253	35,273	18,017	28,088	46,105
Maritime Life Assurance Company	19,015	9,134	28,149	980	11	991
Massachusetts Mutual Life Insurance Company	1	0	1	0	0	0
Metropolitan Life Insurance Company	61	11	72	0	0	0
Minnesota Life Insurance Company	1	0	1	0	0	0
National Bank Life Insurance Company	0	214	214	0	0	0
National Life Assurance Company of Canada	11,231	465	11,696	587	9,764	10,351
New York Life Insurance Company	5	83	88	0	0	0
Norwich Union Life Ins. Company (Canada)	2,381	0	2,381	16	12	28
Penncorp Life Insurance Company	236	0	236	0	0	0
Pennsylvania Life Insurance Company	137	1	138	3	1	4
Pierce National Life Insurance Company	2,320	0	2,320	191	0	191
Primerica Life Insurance Company of Canada	3,935	0	3,935	2	0	2
Principal Life Insurance Company	1	0	1	0	0	0
Provident Life and Accident Insurance Company	13	363	376	0	0	0
Prudential Insurance Company of America	102	454	556	0	0	0
RBC Life Insurance Company	11,859	3	11,862	98	0	98
Reliable Life Insurance Company	540	0	540	0	0	0
Royal & Sun Alliance Life Insurance Company	1,774	0	1,774	126	0	126
Standard Life Assurance Company	3,917	1,143	5,060	15,418	2,432	17,850
Sun Life Assurance Company of Canada	21,001	15,379	36,380	3,568	11,909	15,477
Toronto Dominion Life Insurance Company	97	11	108	0	0	0
Toronto Mutual Life Insurance Company	145	0	145	0	0	0
Trans Global Life Insurance Company	0	19	19	0	0	0
Transamerica Life Canada	23,163	0	23,163	3,030	0	3,030
United American Insurance Company	31	0	31	0	0	0
Wawanesa Life Insurance Company	7,180	1,446	8,626	3,242	0	3,242
Western Life Assurance Company	129	0	129	0	0	0
Zurich Life Insurance Company of Canada	3,132	602	3,734	6	277	283
TOTALS	$277,996	$143,047	$421,043	$67,241	$80,810	$148,051

Individual includes Industrial

2000 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

	INSURANCE CONTRACTS LESS REINSURANCE CEDED						
	INDIVIDUAL (includes Industrial)						
COMPANY	Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'090	Surrender Vaules $'000	Other $'000	Total $'000
AEGIS Insurance Corporation	0	0	0	0	0	0	0
AIG Life Insurance Company of Canada	1,056	0	0	18	101	0	1,175
Aetna Life Insurance Company	57	0	0	5	19	0	81
Allianz Life Insurance Co. of North America	12	0	0	0	0	0	12
American Bankers Life Assce. Co. of Florida	0	0	0	0	0	0	0
American Income Life Insurance Company	88	25	0	0	48	0	161
Associates Financial Life Insurance Company	16	0	0	0	0	0	16
Balboa Life Insurance Company	3	0	0	0	0	0	3
Blue Cross Life Insurance Co. of Canada	40	0	0	0	1	0	41
CIBC Life Insurance Company Limited	0	0	0	0	0	0	0
CT Financial Assurance Company	0	0	0	0	0	0	0
Canada Life Assurance Company	6,336	0	0	421	3,499	152	10,408
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
CIGNA Life Insurance Company of Canada	18	0	0	0	0	0	18
Clarica Life Assurance Company	7,230	55	106	347	2,677	0	10,415
Combined Insurance Company of America	50	0	0	0	51	0	101
Commercial Union Life Assce. Co. of Canada	110	0	0	0	37	18	165
Concordia Life Insurance Company	542	0	0	0	598	0	1,140
Connecticut General Life Insurance Company	0	0	0	0	35	0	35
Co-operators Life Insurance Company	248	10	0	91	296	0	645
CUMIS Life Insurance Company	142	0	0	0	3	0	145
Desjardins-Laurentian Life Assce. Co. Inc.	0	0	0	0	0	50	50
Empire Life Insurance Company	310	0	0	4	150	1	465
Equitable Life Assurance Society of the U.S.	0	0	0	0	0	0	0
Equitable Life Insurance Company of Canada	1,499	0	3	45	993	0	2,540
Federated Life Insurance Co. of Canada	0	8	0	0	120	0	128
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	186	0	0	0	7	0	193
Great-West Life Assurance Company	6,487	5	25	295	3,516	30	10,358
Household Life Insurance Company	0	0	0	0	0	0	0
Imperial Life Assurance Company of Canada	3,227	9	236	32	2,264	10	5,778
Industrial-Alliance Life Insurance Company	0	0	0	0	0	45	45
Industrial-Alliance Pacific Life Insurance Co.	1,791	0	25	17	666	0	2,499
John Alden Life Insurance Company	0	0	0	0	0	0	0
John Hancock Life Insurance Company	7	0	0	0	0	0	7
Liberty Life Assurance Company of Boston	0	0	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	10,505	0	(229)	413	9,429	52	20,170

POLICY HOLDERS IN MANITOBA - 2000

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
77	0	0	0	0	0	77	77
2	0	0	0	0	0	2	1,177
24	0	0	0	0	0	24	105
10	0	0	0	0	0	10	22
215	0	0	0	0	0	215	215
0	0	0	0	0	0	0	161
89	0	0	0	0	0	89	105
28	0	0	0	0	0	28	31
372	0	0	0	0	0	372	413
1,200	0	0	0	0	0	1,200	1,200
1,033	0	0	0	0	0	1,033	1,033
21,275	0	0	0	0	52	21,327	31,735
264	10	0	0	0	0	274	274
15	0	0	0	0	0	15	33
7,134	0	3	0	43	0	7,180	17,595
18	0	0	0	0	0	18	119
1	0	0	0	0	0	1	166
0	0	0	0	0	0	0	1,140
0	0	0	0	0	0	0	35
655	0	0	0	0	0	655	1,300
3,702	29	31	0	0	0	3,762	3,907
0	0	0	0	0	645	645	695
312	0	0	0	0	1	313	778
0	0	0	0	0	0	0	0
69	0	0	0	0	0	69	2,609
0	0	0	0	0	0	0	128
262	0	0	0	0	0	262	262
0	0	0	0	0	0	0	193
23,811	0	2,499	0	0	1,380	27,690	38,048
50	0	0	0	0	0	50	50
723	0	(1)	0	0	0	722	6,500
0	0	0	0	0	11	11	56
255	0	0	0	0	0	255	2,754
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	7
12	0	0	0	0	0	12	12
1,077	0	0	0	0	0	1,077	1,077
0	0	0	0	0	12	12	20,182

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL (includes Industrial) Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Vaules $'000	Other $'000	Total $'000
Manufacturers Life Insurance Company	10,850	0	7	118	3,580	623	15,178
Maritime Life Assurance Company	7,759	10	9	112	2,068	3	9,961
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	109	0	0	13	26	0	148
Minnesota Life Insurance Company	0	0	0	0	0	0	0
National Bank Life Insurance Company	0	0	0	0	0	0	0
National Life Assurance Co. of Canada	910	0	0	0	655	4	1,569
New York Life Insurance Company	0	0	0	0	0	0	0
Norwich Union Life Ins. Company (Canada)	1,033	14	0	32	980	0	2,059
Penncorp Life Insurance Company	102	0	0	0	6	0	108
Pennsylvania Life Insurance Company	119	0	0	0	3	0	122
Pierce National Life Insurance Company	979	0	0	1	50	0	1,030
Primerica Life Ins. Company of Canada	1,754	0	0	0	0	12	1,766
Principal Life Insurance Company	0	0	0	0	0	0	0
Provident Life and Accident Insurance Co.	(5)	0	0	0	0	0	(5)
Prudential Insurance Company of America	186	0	0	1	86	0	273
RBC Life Insurance Company	1,018	0	0	0	366	0	1,384
Reliable Life Insurance Company	200	0	0	0	0	0	200
Royal & Sun Alliance Life Ins. Co. of Canada	402	0	3	0	178	0	583
Standard Life Assurance Company	681	0	0	21	580	0	1,282
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	2,736	0	0	238	3,879	0	6,853
Toronto Dominion Life Insurance Company	100	0	0	0	0	0	100
Toronto Mutual Life Insurance Company	190	0	0	0	16	0	206
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	2,260	0	0	0	2,104	5	4,369
Travelers Insurance Company	0	0	0	0	0	0	0
Wawanesa Life Insurance Company	1,101	5	0	5	588	0	1,699
Western Life Assurance Company	20	0	0	5	11	0	36
Zurich Life Insurance Company of Canada	2,118	0	0	11	254	0	2,383
TOTALS	$74,582	$141	$185	$2,245	$39,940	$1,005	$118,098

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
5,055	0	3	0	0	82	5,140	20,318
3,560	0	0	0	0	20	3,580	13,541
0	0	0	0	0	0	0	0
10	0	0	0	0	0	10	158
0	0	0	0	0	0	0	0
0	0	0	0	0	71	71	71
287	0	0	0	73	0	360	1,929
37	0	0	0	0	1	38	38
0	0	0	0	0	0	0	2,059
0	0	0	0	0	0	0	108
0	0	0	0	0	0	0	122
0	0	0	0	0	0	0	1,030
0	0	0	0	0	0	0	1,766
0	0	0	0	0	0	0	0
40	0	0	0	0	0	40	35
110	0	0	0	0	0	110	383
0	0	0	0	0	0	0	1,384
0	0	0	0	0	0	0	200
0	0	0	0	0	0	0	583
1,404	0	0	0	23	0	1,427	2,709
0	0	0	0	0	0	0	0
11,521	84	0	0	1,879	0	13,484	20,337
0	0	0	0	0	0	0	100
0	0	0	0	0	0	0	206
6	0	0	0	0	0	6	6
0	0	0	0	0	0	0	4,369
0	0	0	0	0	0	0	0
842	0	0	0	0	0	842	2,541
0	0	0	0	0	0	0	36
363	0	0	0	0	0	363	2,746
$85,920	$123	$2,535	$0	$2,018	$2,275	$92,871	$210,969

2000 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

	ANNUITY CONTRACTS LESS REINSURANCE CEDED						
	INDIVIDUAL						
COMPANY	Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Vaules $'000	Other $'000	Total $'000
AEGIS Insurance Corporation	0	0	0	0	0	0	0
AIG Life Insurance Company of Canada	0	0	0	1	6	16	23
Aetna Life Insurance Company	0	0	0	0	0	0	0
Allianz Life Insurance Co. of North America	2	0	0	0	13	0	15
American Bankers Life Assce. Co. of Florida	0	0	0	0	0	0	0
American Income Life Insurance Company	0	0	0	0	0	0	0
Associates Financial Life Insurance Company	0	0	0	0	0	0	0
Balboa Life Insurance Company	0	0	0	0	0	0	0
Blue Cross Life Insurance Co. of Canada	0	0	0	0	0	0	0
CIBC Life Insurance Company Limited	0	0	0	0	0	0	0
CT Financial Assurance Company	0	0	0	0	0	0	0
Canada Life Assurance Company	112	0	0	7,370	9,989	651	18,122
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
CIGNA Life Insurance Co. of Canada	0	0	0	0	0	0	0
Clarica Life Assurance Company	1,028	0	0	179	19,948	0	21,155
Combined Insurance Company of America	0	0	0	0	0	0	0
Commercial Union Life Assce. Co. of Canada	40	0	0	238	230	1,046	1,554
Concordia Life Insurance Company	0	0	0	263	336	0	599
Connecticut General Life Insurance Company	0	0	0	0	0	0	0
Co-operators Life Insurance Company	0	0	0	227	638	0	865
CUMIS Life Insurance Company	0	0	0	104	0	0	104
Desjardins-Laurentian Life Assce. Co. Inc.	0	0	0	0	0	0	0
Empire Life Insurance Company	67	0	0	669	2,037	2	2,775
Equitable Life Assurance Society of the U.S.	0	0	0	0	0	0	0
Equitable Life Insurance Co. of Canada	115	0	0	1,808	2,937	0	4,860
Federated Life Insurance Co. of Canada	0	0	0	4	78	0	82
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	0	0	0	0	0	0	0
Great-West Life Assurance Company	883	0	0	23,148	124,695	0	148,726
Household Life Insurance Company	0	0	0	0	0	0	0
Imperial Life Assurance Co. of Canada	171	0	0	5,897	7,391	240	13,699
Industrial-Alliance Life Insurance Company	0	0	0	0	0	10	10
Industrial-Alliance Pacific Life Insurance Co.	526	0	0	3,456	9,353	0	13,335
John Alden Life Insurance Company	0	0	0	12	0	0	12
John Hancock Life Insurance Co.	0	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	0	0	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	1,199	0	0	9,143	18,699	0	29,041

POLICY HOLDERS IN MANITOBA - 2000

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
0	0	0	0	0	0	0	0	77
0	0	0	0	0	0	0	23	1,200
0	0	0	0	0	0	0	0	105
0	0	0	0	0	0	0	15	37
0	0	0	0	0	0	0	0	215
0	0	0	0	0	0	0	0	161
0	0	0	0	0	0	0	0	105
0	0	0	0	0	0	0	0	31
0	0	0	0	0	0	0	0	413
0	0	0	0	0	0	0	0	1,200
0	0	0	0	0	0	0	0	1,033
267	0	0	5,233	12,781	0	18,281	36,403	68,138
0	0	0	0	0	0	0	0	274
0	0	0	0	0	0	0	0	33
60	0	0	14,655	4,661	0	19,376	40,531	58,126
0	0	0	0	0	0	0	0	119
0	0	0	0	0	0	0	1,554	1,720
0	0	0	0	0	0	0	599	1,739
0	0	0	17	0	0	17	17	52
0	0	0	252	807	0	1,059	1,924	3,224
0	0	0	0	792	0	792	896	4,803
0	0	0	0	0	274	274	274	969
0	0	0	59	496	0	555	3,330	4,108
0	0	0	5	0	0	5	5	5
0	0	0	123	528	0	651	5,511	8,120
0	0	0	0	0	0	0	82	210
0	0	0	0	0	0	0	0	262
61	0	0	0	0	0	61	61	254
1,731	0	0	26,813	28,342	0	56,886	205,612	243,660
0	0	0	0	0	0	0	0	50
18	0	0	3,662	1,292	0	4,972	18,671	25,171
0	0	0	0	0	1,425	1,425	1,435	1,491
0	0	0	21	0	0	21	13,356	16,110
0	0	0	0	0	0	0	12	12
0	0	0	0	0	0	0	0	7
0	0	0	0	0	0	0	0	12
0	0	0	0	0	0	0	0	1,077
6	0	0	10,072	5,202	0	15,280	44,321	64,503

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Vaules $'000	Other $'000	Total $'000
Manufacturers Life Insurance Company	3,115	0	0	29,786	61,099	17	94,017
Maritime Life Assurance Company	588	0	0	4,162	1,236	40	6,026
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	0	0	0	0	0	0	0
Minnesota Life Insurance Company	0	0	0	0	0	0	0
National Bank Life Insurance Company	0	0	0	0	0	0	0
National Life Assurance Co. of Canada	238	0	0	314	1,320	10	1,882
New York Life Insurance Company	0	0	0	0	0	0	0
Norwich Union Life Ins. Company (Canada)	0	0	0	133	85	0	218
Penncorp Life Insurance Company	0	0	0	0	0	0	0
Pennsylvania Life Insurance Company	3	0	0	0	12	0	15
Pierce National Life Insurance Company	118	0	0	0	0	0	118
Primerica Life Ins. Company of Canada	0	0	0	2	1	2	5
Principal Life Insurance Company	0	0	0	0	0	0	0
Provident Life and Accident Insurance Co.	0	0	0	0	216	0	216
Prudential Insurance Company of America	0	0	0	0	0	0	0
RBC Life Insurance Company	27	0	0	0	727	0	754
Reliable Life Insurance Company	0	0	0	0	0	0	0
Royal & Sun Alliance Life Ins. Co. of Canada	117	0	0	1,512	1,697	0	3,326
Standard Life Assurance Company	201	0	0	13,351	14,324	0	27,876
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	619	0	0	9,087	12,678	1	22,385
Toronto Dominion Life Insurance Company	0	0	0	0	0	0	0
Toronto Mutual Life Insurance Company	0	0	0	0	31	0	31
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	184	0	0	3,102	4,685	1,731	9,702
Travelers Insurance Company	0	0	0	0	0	0	0
Wawanesa Life Insurance Company	347	0	0	1,172	3,198	0	4,717
Western Life Assurance Company	0	0	0	1	0	0	1
Zurich Life Insurance Company of Canada	0	0	0	305	9	0	314
TOTALS	$9,700	$0	$0	$115,446	$297,668	$3,766	$426,580

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
137	0	0	10,439	34,945	4	45,525	139,542	159,860
1	0	0	41	2	0	44	6,070	19,611
0	0	0	3	0	0	3	3	3
0	0	0	0	0	0	0	0	158
0	0	0	1	0	0	1	1	1
0	0	0	0	0	0	0	0	71
534	0	0	1,318	14,079	0	15,931	17,813	19,742
0	0	0	0	0	0	0	0	38
0	0	0	85	0	0	85	303	2,362
0	0	0	0	0	0	0	0	108
0	0	0	0	32	0	32	47	169
0	0	0	0	0	0	0	118	1,148
0	0	0	0	0	0	0	5	1,771
0	0	0	8	0	0	8	8	8
0	0	0	195	2,860	(1,045)	2,010	2,226	2,261
0	0	0	15	0	0	15	15	398
0	0	0	0	0	0	0	754	2,138
0	0	0	0	0	0	0	0	200
0	0	0	0	0	0	0	3,326	3,909
16	0	0	6,197	10,131	0	16,344	44,220	46,929
0	0	0	5	0	0	5	5	5
161	0	0	4,785	4,994	8	9,948	32,333	52,670
0	0	0	0	0	0	0	0	100
0	0	0	0	0	0	0	31	237
0	0	0	0	0	0	0	0	6
0	0	0	0	0	0	0	9,702	14,071
0	0	0	9	0	0	9	9	9
0	0	0	0	0	0	0	4,717	7,258
0	0	0	0	0	0	0	1	37
0	0	0	380	320	0	700	1,014	3,760
$2,992	$0	$0	$84,393	$122,264	$666	$210,315	$636,895	$847,864

FRATERNAL SOCIETIES - 2000

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
			End of 1999 - $'000		End of 2000 - $'000					
	Life $'000	Accident & Sickness $'000	No.	Amount	No.	Amount	Life $'000	Accident & Sickness $'000	Life $'000	Accident & Sickness $'000
ACTRA Fraternal Benefit Society Toronto, ON	8	46	116	2305	135	2548	0	0	6	21
Canadian Slovak League Toronto, ON	1	0	31	36	32	39	0	0	0	0
Grand Orange Lodge of British America Toronto, ON	1	0	13	47	13	48	1	0	0	0
Independent Order of Foresters Toronto, ON	1232	7	4642	105410	4386	96785	372	0	1366	7
Knights of Columbus New Haven, CT	5045	0	8904	266238	9274	284189	1860	0	1785	0
Lutheran Life Insurance Society of Canada Waterloo, ON	1443	42	3017	154069	2991	165062	457	0	250	24
North West Commercial Travellers' Association of Canada Waterloo, ON	9	0	1732	1759	1652	1661	25	0	65	0
Sons of Scotland Benevolent Association Toronto, ON	13	0	711	1248	689	1218	0	0	71	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	111	0	477	2338	449	2478	113	0	80	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	99	0	540	4703	539	5215	30	0	89	2
Ukrainian National Association, Inc. Jersey City, NJ	7	0	214	274	215	287	0	0	2	0
United Commercial Travelers of America Columbus, OH	14	77	64	795	59	657	0	0	51	48
Worker's Benevolent Association of Canada Winnipeg, MB	0	0	1	1172	1	1101	0	0	70	0
TOTALS	$7,983	$172	$20,462	$540,394	$20,435	$561,288	$2,858	$0	$3,835	$102